

United States Bankruptcy Court District of Minnesota				Voluntary Petition	
Name of Debtor (if individual, enter Last, First, Middle): Ridgeway, Paul R			Name of Joint Debtor (Spouse) (Last, First, Middle): Ridgeway, Rosalind D		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): See Schedule Attached			All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):		
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 3027			Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 0528		
Street Address of Debtor (No. & Street, City, State & Zip Code): 9774 Urbandale Lane North Maple Grove, MN			Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 9774 Urbandale Lane North Maple Grove, MN		
ZIPCODE 55311			ZIPCODE 55311		
County of Residence or of the Principal Place of Business: Hennepin			County of Residence or of the Principal Place of Business: Hennepin		
Mailing Address of Debtor (if different from street address):			Mailing Address of Joint Debtor (if different from street address):		
ZIPCODE			ZIPCODE		
Location of Principal Assets of Business Debtor (if different from street address above):					
ZIPCODE					
Type of Debtor (Form of Organization) (Check one box.) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.) 		Nature of Business (Check one box.) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input checked="" type="checkbox"/> Other Tax-Exempt Entity (Check box, if applicable.) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).		Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box.) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Nature of Debts (Check one box.) <input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or house- hold purpose." <input checked="" type="checkbox"/> Debts are primarily business debts.	
Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2,343,300 (<i>amount subject to adjustment on 4/01/13 and every three years thereafter</i>). ----- Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).			
Statistical/Administrative Information <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.					THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors <input type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input checked="" type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> Over 100,000					
Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion					
Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion					

Voluntary Petition*(This page must be completed and filed in every case)*

Name of Debtor(s):

Ridgeway, Paul R & Ridgeway, Rosalind D**Prior Bankruptcy Case Filed Within Last 8 Years** (If more than two, attach additional sheet)Location
Where Filed: **None**

Case Number:

Date Filed:

Location
Where Filed:

Case Number:

Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor:

None

Case Number:

Date Filed:

District:

Relationship:

Judge:

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by § 342(b) of the Bankruptcy Code.

X

Signature of Attorney for Debtor(s)

Date

Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.☒ No**Exhibit D**

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☒ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.**Information Regarding the Debtor - Venue**

(Check any applicable box.)

☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.**Certification by a Debtor Who Resides as a Tenant of Residential Property**

(Check all applicable boxes.)

☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord or lessor that obtained judgment)

(Address of landlord or lessor)

☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

Voluntary Petition*(This page must be completed and filed in every case)*

Name of Debtor(s):

Ridgeway, Paul R & Ridgeway, Rosalind D**Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Paul R Ridgeway

Signature of Debtor

Paul R Ridgeway

X /s/ Rosalind D Ridgeway

Signature of Joint Debtor

Rosalind D Ridgeway

Telephone Number (If not represented by attorney)

December 30, 2010

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only **one** box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Attorney*

X /s/ Mark E Ferkul

Signature of Attorney for Debtor(s)

Mark E Ferkul 131830**Mark Ferkul****220 South Sixth Street Suite 2000****Minneapolis, MN 55402****mferkul@aol.com****December 30, 2010**

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of Non-Attorney Petition Preparer

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

X

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

VOLUNTARY PETITION
Continuation Sheet - Page 1 of 1

All Other Names used by the Debtor in the last 8 years:

asf Ridgeway International Inc
asf Ridgeway Events Inc
asf Ridgeway Properties LLC
asf International Transp. Svs, LLC
asf Ridgeway Transportation
Paul R Ridgeway, Sr.

**United States Bankruptcy Court
District of Minnesota**

IN RE:

Case No. _____

Ridgeway, Paul R & Ridgeway, Rosalind DChapter **7**

Debtor(s)

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 1.00		
B - Personal Property	Yes	3	\$ 1,028,352.00		
C - Property Claimed as Exempt	Yes	3			
D - Creditors Holding Secured Claims	Yes	2		\$ 1,069,427.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	11		\$ 479,695.50	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	24		\$ 3,069,158.01	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	19			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 3,248.73
J - Current Expenditures of Individual Debtor(s)	Yes	2			\$ 4,976.00
TOTAL		67	\$ 1,028,353.00	\$ 4,618,280.51	

**United States Bankruptcy Court
District of Minnesota**

IN RE:

Case No. _____

Ridgeway, Paul R & Ridgeway, Rosalind DChapter **7**

Debtor(s)

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☒ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$
Student Loan Obligations (from Schedule F)	\$
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$
TOTAL	\$

State the following:

Average Income (from Schedule I, Line 16)	\$
Average Expenses (from Schedule J, Line 18)	\$
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$
4. Total from Schedule F		\$
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$

**United States Bankruptcy Court
District of Minnesota**

IN RE:

Case No. _____

Ridgeway, Paul R

Chapter 7

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

- ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
- ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
- ☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Paul R Ridgeway

Date: December 30, 2010

**United States Bankruptcy Court
District of Minnesota**

IN RE:

Case No. _____

Ridgeway, Rosalind D

Chapter 7

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

- ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
- ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
- ☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Rosalind D Ridgeway

Date: December 30, 2010

IN RE Ridgeway, Paul R & Ridgeway, Rosalind D

Debtor(s)

Case No. _____

(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Real estate legally described as		J	0.00	30,000.00
Lot Five (5), Section Twenty-six (26), Township Forty-six (46), Range Twenty-nine (29); and Lot Six (6), Section Twenty-five (25), Township Forty-six (46), Range Twenty-nine (29), Crow Wing County, Minnesota				
The property was forfeited for taxes on 10/31/10				
Real estate legally described as:		J	1.00	1,069,427.00
The South 165 feet of the East 264 feet of the Southwest Quarter of the Northeast Quarter (SW ¼ NE ¼) of Section One (1), Township One Hundred Seventeen (117), Range Twenty Two (22), Hennepin County, Minnesota				
There was a sheriff's sale on 9/16/10. Redemption rights expire on March 16, 2011.				
The property taxpayer/owner is Ridgeway properties, the stock of which debtor owns 100%. The property value is listed in Schedule B				
TOTAL			1.00	

(Report also on Summary of Schedules)

IN RE Ridgeway, Paul R & Ridgeway, Rosalind D

Case No. _____

Debtor(s)

(If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		Cash	J	150.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Capital One Direct Banking savings account #xxxxxx8017 US Bank savings account # xxxxxxxx6885 Debtor's paychecks have been deposited into his son's checking account at TCF and Wells Fargo and daughter's account at Wells Fargo and debtor's expenses are paid with those funds. Debtors estimate the total amount of their funds in these accounts. Premier Bank checking account for Ridgeway International # xxxxxx3413	W J H	1.00 10.00 100.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, include audio, video, and computer equipment.		Kitchen - table and 4 chairs Living room - leather couch, coffee table, corner hutch, highboy, grandfather's clock.TV, table and 6 chairs Family room - 2 couches, ornamental screen, coffee table Home office - desk and bookcase, computer/printer Bedroom #1, bed, chest of drawers, mirror, 2 night stands and lamps, ornamental screen Bedroom #2 - bed, dresser, mirror, sidetable Garage - rakes, shovels, push mower, garden tools, pots for plants, cabinets, 2 wood benches, leaf blower, metal racking Storage - Old clothes, Stuffed animals, Old toys, Christmas decorations, Old lawn furniture, Old couch, Furniture cushions, Christmas tree, Misc. old kitchen pots/pans, Kitchen plastic ware, jars, etc., Misc. children's rooms memorabilia , Pool toys, Old books and magazines	J	5,640.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Work clothes, casual clothes, sweaters, coats, jackets, shoes, boots, hats, gloves	J	500.00
7. Furs and jewelry.		Fur (mink) coat - 20 years old - estimated value Wedding ring Movado - watch 8 years old	W W	1,500.00 1,450.00
8. Firearms and sports, photographic, and other hobby equipment.		Nikon camera, golf clubs	J	150.00

IN RE Ridgeway, Paul R & Ridgeway, Rosalind D

Case No. _____

Debtor(s)

(If known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Auto and renters insurance with Allstate. Estimated cancellation value	J	250.00
10. Annuities. Itemize and name each issue.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		100% ownership of Ridgeway International, Inc. a close corporation with little to no market value	H	100.00
		75% interest in Ridgeway Events, Inc and International Transportation Services (dba Ridgeway Transportation) which are close corporations with little to no market value. Debtors' corporations own old computers, desks, supplies located at the 1200 Ford Road, Minnetonka which ave approximately \$3,000.00 value	H	3,000.00
		75% ownership in Ridgeway Properties, LLC. The corporation has redemption rights in real estate located at 1200 Ford Road, Minnetonka 55305 until 3/16/11. The property was valued by Hennepin County at \$1,000,000.00. There is a first mortgage of \$709, 073.99 (as of 2/15/10) and a \$311,427.96 second mortgage owed to US Bank. US Bank foreclosed the mortgage on the property on 9/16/10	H	1,000,000.00
		American Eagle Financial Corporation 728.81 shares. The corporation was the owner of Riverview Community Bank. The corporation entered into a cease and desist with the FDIC on April 7, 2009.	J	1.00
		Debtor believe their stock is not marketable.		
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.		Resitution order against Timothy R Brink for approximately \$32,000.00. Mr. Brink pays \$50.00 every few months. Debtors estimate the collection value.	J	2,500.00

IN RE Ridgeway, Paul R & Ridgeway, Rosalind D

Case No. _____

Debtor(s)

(If known)

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
19. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.		Inheritance from aunt Bristow Mayo. Ms Mayo died on November 11, 2010. Estimated to have only sentimental value.	W	100.00
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		2010 state and federal tax refunds - debtors owe back taxes and any refund would be subject to a setoff. Any refunds are estimated:	J	2,000.00
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1998 Chevrolet Pickup with 120,000 miles	W	1,500.00
		2001 Mercedes E55 AMG with 156,000 miles	J	7,900.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.		Listed above in #13.	J	0.00
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.		Baby grand piano purchased 20 years ago - Estimated value	J	1,500.00
TOTAL				1,028,352.00

_____ **0** continuation sheets attached

(Include amounts from any continuation sheets attached.
 Report total also on Summary of Schedules.)

IN RE Ridgeway, Paul R & Ridgeway, Rosalind D

Case No. _____

Debtor(s)

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPTDebtor elects the exemptions to which debtor is entitled under:
(Check one box)☐ Check if debtor claims a homestead exemption that exceeds \$146,450. *☒ 11 U.S.C. § 522(b)(2)☐ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
<u>SCHEDULE A - REAL PROPERTY</u>			
Real estate legally described as:	11 USC § 522(d)(1)	1.00	1.00
The South 165 feet of the East 264 feet of the Southwest Quarter of the Northeast Quarter (SW ¼ NE ¼) of Section One (1), Township One Hundred Seventeen (117), Range Twenty Two (22), Hennepin County, Minnesota There was a sheriff's sale on 9/16/10. Redemption rights expire on March 16, 2011. The property taxpayer/owner is Ridgeway properties, the stock of which debtor owns 100% . The property value is listed in Schedule B			
<u>SCHEDULE B - PERSONAL PROPERTY</u>			
Cash	11 USC § 522(d)(5)	150.00	150.00
Capital One Direct Banking savings account #xxxxxx8017	11 USC § 522(d)(5)	1.00	1.00
US Bank savings account # xxxxxxxx6885			
Debtor's paychecks have been deposited into his son's checking account at TCF and Wells Fargo and daughter's account at Wells Fargo and debtor's expenses are paid with those funds. Debtors estimate the total amount of their funds in these accounts.	11 USC § 522(d)(5)	10.00	10.00
Premier Bank checking account for Ridgeway International # xxxxxx3413	11 USC § 522(d)(5)	100.00	100.00
Kitchen - table and 4 chairs	11 USC § 522(d)(3)	5,640.00	5,640.00
Living room - leather couch, coffee table, corner hutch, highboy, grandfather's clock.TV, table and 6 chairs			
Family room - 2 couches, ornamental screen, coffee table			
Home office - desk and bookcase, computer/printer			
Bedroom #1, bed, chest of drawers, mirror, 2 night stands and lamps, ornamental screen			
Bedroom #2 - bed, dresser, mirror, sidetable			
Garage - rakes, shovels, push mower, garden tools, pots for plants, cabinets, 2 wood benches, leaf blower, metal racking			
Storage - Old clothes, Stuffed animals, Old toys, Christmas decorations, Old lawn furniture, Old couch, Furniture cushions, Christmas tree, Misc. old kitchen			

* Amount subject to adjustment on 4/1/13 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

IN RE Ridgeway, Paul R & Ridgeway, Rosalind D

Case No. _____

Debtor(s)

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT
(Continuation Sheet)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
pots/pans, Kitchen plastic ware, jars, etc., Misc. children's rooms memorabilia , Pool toys, Old books and magazines			
Work clothes, casual clothes, sweaters, coats, jackets, shoes, boots, hats, gloves	11 USC § 522(d)(3)	500.00	500.00
Fur (mink) coat - 20 years old - estimated value	11 USC § 522(d)(5) 11 USC § 522(d)(5)	1,498.00 2.00	1,500.00
Wedding ring	11 USC § 522(d)(4)	1,450.00	1,450.00
Movado - watch 8 years old			
Nikon camera, golf clubs	11 USC § 522(d)(5)	150.00	150.00
Auto and renters insurance with Allstate. Estimated cancellation value	11 USC § 522(d)(5)	250.00	250.00
100% ownership of Ridgeway International, Inc. a close corporation with little to no market value	11 USC § 522(d)(5)	100.00	100.00
75% interest in Ridgeway Events, Inc and International Transportation Services (dba Ridgeway Transportation) which are close corporations with little to no market value. Debtors' corporations own old computers, desks, supplies located at the 1200 Ford Road, Minnetonka which ave approximately \$3,000.00 value	11 USC § 522(d)(5)	3,000.00	3,000.00
75% ownership in Ridgeway Properties, LLC. The corporation has redemption rights in real estate located at 1200 Ford Road, Minnetonka 55305 until 3/16/11. The property was valued by Hennepin County at \$1,000,000.00. There is a first mortgage of \$709, 073.99 (as of 2/15/10) and a \$311,427.96 second mortgage owed to US Bank. US Bank foreclosed the mortgage on the property on 9/16/10	11 USC § 522(d)(5)	1.00	1,000,000.00
American Eagle Financial Corporation 728.81 shares. The corporation was the owner of Riverview Community Bank. The corporation entered into a cease and desist with the FDIC on April 7, 2009.	11 USC § 522(d)(5)	1.00	1.00
Debtor believe their stock is not marketable.			
Resitution order against Timothy R Brink for approximately \$32,000.00. Mr. Brink pays \$50.00 every few months. Debtors estimate the collection value.	11 USC § 522(d)(5)	2,500.00	2,500.00
Inheritance from aunt Bristow Mayo. Ms Mayo died on November 11, 2010. Estimated to have only sentimental value.	11 USC § 522(d)(5)	100.00	100.00
2010 state and federal tax refunds - debtors owe back taxes and any refund would be subject to a setoff. Any refunds are estimated:	11 USC § 522(d)(5)	2,000.00	2,000.00

[illegible]

IN RE Ridgeway, Paul R & Ridgeway, Rosalind D

Case No. _____

Debtor(s)

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 2371 US Bank P.O. Box 790408 St. Louis, MO 63179-0408	X H	Mortgage on real estate legally described as: The South 165 feet of the East 264 feet of the Southwest Quarter of the Northeast Quarter (SW ¼ NE ¼) of Section One (1), Township One Hundred Seventeen (117), Range Twenty Two (22), Hennepin County, Minnesota VALUE \$ 1,000,000.00				758,000.00	
ACCOUNT NO. US Bank 800 Nicollet Mall Minneapolis, MN 55402		Assignee or other notification for: US Bank VALUE \$					
ACCOUNT NO. US Bank P.O. Box 2963 Portland, OR 97208-2963		Assignee or other notification for: US Bank VALUE \$					
ACCOUNT NO. 2462 US Bank 800 Nicollet Mal Minneapolis, MN 55402	X H	Second Mortgage on real estate legally decribed as: The South 165 feet of the East 264 feet of the Southwest Quarter of the Northeast Quarter (SW ¼ NE ¼) of Section One (1), Township One Hundred Seventeen (117), Range Twenty Two (22), Hennepin County, Minnesota VALUE \$ 1,000,000.00				311,427.00	
Subtotal (Total of this page)						\$ 1,069,427.00	\$
Total (Use only on last page)						\$	\$

1 continuation sheets attached

(Report also on
Summary of
Schedules.)

(If applicable, report
also on Statistical
Summary of Certain
Liabilities and Related
Data.)

IN RE Ridgeway, Paul R & Ridgeway, Rosalind D

Case No. _____

Debtor(s)

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBITOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.		Assignee or other notification for: US Bank					
US Bank P.O. Box 2963 Portland, OR 97208-2963			VALUE \$				
ACCOUNT NO.							
		VALUE \$					
ACCOUNT NO.							
		VALUE \$					
ACCOUNT NO.							
		VALUE \$					
ACCOUNT NO.							
		VALUE \$					
ACCOUNT NO.							
		VALUE \$					
ACCOUNT NO.							
		VALUE \$					
ACCOUNT NO.							
		VALUE \$					
		Subtotal (Total of this page)				\$	\$
		Total (Use only on last page)				\$ 1,069,427.00	\$

Sheet no. 1 of 1 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

(Report also on
Summary of
Schedules.)

(If applicable, report
also on Statistical
Summary of Certain
Liabilities and Related
Data.)

IN RE Ridgeway, Paul R & Ridgeway, Rosalind D

Debtor(s)

Case No. _____

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☒ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

IN RE Ridgeway, Paul R & Ridgeway, Rosalind D

Case No. _____

Debtor(s)

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Wages, salaries, and commissions

(Type of Priority for Claims Listed on This Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions above.)	CODEBTR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. Alan Johnson 2645 Vagabond Lane North Plymouth, MN 55447	H	loan				500.00	500.00	
ACCOUNT NO. Angie Thayer 2206 Cattail Way Hudson, WI 54016	X H	Wages				120.00	120.00	
ACCOUNT NO. Brian Schlick 15213 Edgewater Cir NE, Prior Lake, MN 55372	X H	wages				788.00	788.00	
ACCOUNT NO. Brittany Sather 939 Huron Avenue N Oakdale, MN 55128	X H	Wages				120.00	120.00	
ACCOUNT NO. Bryce Nordaune 1010 110th Ave NW Watson, MN 56295	X H	Wages				120.00	120.00	
ACCOUNT NO. Chelsey M Oosterhuis 1730 Graham Avenue #443 St. Paul, MN 55116	X H	wages				2,448.00	2,448.00	

Sheet no. 1 of 10 continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

Subtotal
(Totals of this page)

\$ **4,096.00** \$ **4,096.00** \$

Total

(Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)

\$

Total

(Use only on last page of the completed Schedule E. If applicable,
report also on the Statistical Summary of Certain Liabilities and Related Data.)

\$ \$

IN RE Ridgeway, Paul R & Ridgeway, Rosalind D

Case No. _____

Debtor(s)

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Wages, salaries, and commissions

(Type of Priority for Claims Listed on This Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. Christina M Ridgeway 9774 Urbandale Lane North Maple Grove, MN 55311	X H	wages				77,000.00	77,000.00	
ACCOUNT NO. Christpher Hagerty 3870 Raptor Court Ft. Collins, CO 80528	X H	Wages and expenses				31,600.00	31,600.00	
ACCOUNT NO. Claire Terrones 720 McKnight Rd S St. Paul, MN 55119	X J	Wages				100.00	100.00	
ACCOUNT NO. Colleen Anderson C/O Dave Anderson 7016 Antrim Road, Edina, MN 55439	H	Wages				100.00	100.00	
ACCOUNT NO. Craig Morff 8693 HILLSIDE ROAD Alta Loma, CA 91701	X H	Wages				366.00	366.00	
ACCOUNT NO. David Carpenter 2902 Irving Ave S apt 2, Minneapolis, MN 55408	X H	Wages				2,228.00	2,228.00	

Sheet no. 2 of 10 continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

Subtotal
(Totals of this page)

\$ **111,394.00** \$ **111,394.00** \$

Total

(Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)

\$

Total

(Use only on last page of the completed Schedule E. If applicable,
report also on the Statistical Summary of Certain Liabilities and Related Data.)

\$ \$

IN RE Ridgeway, Paul R & Ridgeway, Rosalind D

Case No. _____

Debtor(s)

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Wages, salaries, and commissions

(Type of Priority for Claims Listed on This Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. DENNIS GRAMMER 843 EAST ESSEX ST Glendora, CA 91740	X H	wages				6,067.00	6,067.00	
ACCOUNT NO. Jason Hirsch 3005 Kagen Avenue NE St. Michael, MN 55376	X H	Wages				394.00	394.00	
ACCOUNT NO. JOHN AURENTZ 400 Selby Ave #226 St. Paul, MN 55102	X H	Wages and expenses				42,000.00	28,000.00	14,000.00
ACCOUNT NO. JOHN FOSSUM 14424 PORTLAND AVE Burnsville, MN 55337	X H	Wages and expenses				22,000.00	17,500.00	4,500.00
ACCOUNT NO. Jonathan Fortner 11174 Westwind Drive Eden Prairie, MN 55344	H	Wages and expenses				10,596.00	6,096.00	4,500.00
ACCOUNT NO. JOSE HERNANDEZ 10139 TRES LAGOS CT. Spring Valley, CA 91977	H	Wages and expenses				2,916.00	2,450.00	466.00

Sheet no. 3 of 10 continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

Subtotal
(Totals of this page)

\$ **83,973.00** \$ **60,507.00** \$ **23,466.00**

Total

(Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)

\$

Total

(Use only on last page of the completed Schedule E. If applicable,
report also on the Statistical Summary of Certain Liabilities and Related Data.)

\$ \$

IN RE Ridgeway, Paul R & Ridgeway, Rosalind D

Case No. _____

Debtor(s)

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Wages, salaries, and commissions

(Type of Priority for Claims Listed on This Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. Katherine Miller 166 Cleveland Avenue South St. Paul, MN 55105	X H	Wages				2,240.00	2,240.00	
ACCOUNT NO. Katie Fornasiere 8465 Underwood Lane Maple Grove, MN 55369	X H	wages				2,244.00	2,244.00	
ACCOUNT NO. Kevin Dunnigan 4143 Beaver Dam Rd St. Paul, MN 55122	X H	Wages				250.00	250.00	
ACCOUNT NO. Kevin Foley PO Box 264 Afton, MN 55001	X H	Wages				3,042.00	3,042.00	
ACCOUNT NO. Kirsten Olson 1508 West Lake Street Minneapolis, MN 55408	X H	Wages				277.50	277.50	
ACCOUNT NO. LEE URNESS 5491 MANOR RD Prior Lake, MN 55372	X H	Wages and expenses				21,734.00	17,500.00	4,234.00

Sheet no. 4 of 10 continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

Subtotal
(Totals of this page)

\$ **29,787.50** \$ **25,553.50** \$ **4,234.00**

Total

(Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)

\$

Total

(Use only on last page of the completed Schedule E. If applicable,
report also on the Statistical Summary of Certain Liabilities and Related Data.)

\$ \$

IN RE Ridgeway, Paul R & Ridgeway, Rosalind D

Case No. _____

Debtor(s)

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Wages, salaries, and commissions

(Type of Priority for Claims Listed on This Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. MARK RAUSCH 15360 N 18th Ave #1004 Plymouth, MN 55447	H	Wages and expenses				41,275.00	40,557.00	718.00
ACCOUNT NO. Matt Fornasiere 10641 Smetana Road #302 Minnetonka, MN 55343	X H	Wages				150.00	150.00	
ACCOUNT NO. Matt Urness 5491 MANOR ROAD Prior Lake, MN 55372	X H	Wages				275.00	275.00	
ACCOUNT NO. Meghan Potter 600 15th Ave SE Minneapolis, MN 55455	X H	Wages				90.00	90.00	
ACCOUNT NO. Mike Claassen 5409 Riverbluff Drive Bloomington, MN 55437	X H	Wages				120.00	120.00	
ACCOUNT NO. Mike Serie 11400 49th Place North, Plymouth, MN Plymouth, MN 55442	X H	Wages				200.00	200.00	

Sheet no. 5 of 10 continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

Subtotal
(Totals of this page)

\$ **42,110.00** \$ **41,392.00** \$ **718.00**

Total

(Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)

\$

Total

(Use only on last page of the completed Schedule E. If applicable,
report also on the Statistical Summary of Certain Liabilities and Related Data.)

\$ \$

IN RE Ridgeway, Paul R & Ridgeway, Rosalind D

Case No. _____

Debtor(s)

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS (Continuation Sheet)

Wages, salaries, and commissions

(Type of Priority for Claims Listed on This Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. Mike Ward 6603 COUNTRY CLUB DR La Verne, CA 91750	X H	Wages and expenses				5,279.00	3,050.00	2,229.00
ACCOUNT NO. Nichole Kirkpatrick PO Box 63050 MCBH Kaneohe Bay,, HI 96863-3050	X H	Wages				120.00	120.00	
ACCOUNT NO. Patricia V Tapp 1978 Reaney Ave. E St. Paul, MN 55119	H	wages and expenses				2,822.00	1,411.00	1,411.00
ACCOUNT NO. Paul C Ridgeway, Jr. 4614 LAKE SARAH DRIVE S Independence, MN 55359	H	Wages and expenses				104,034.00	52,017.00	52,017.00
ACCOUNT NO. Rachel Camann 1523 Rollins Ave SE Minneapolis, MN 55414	X H	Wages				83.00	83.00	
ACCOUNT NO. RANDALL D AIKEN 5328 CAMELLIA AVE TEMPLE CITY, CA 91780	H	Wages				509.00	509.00	

Sheet no. 6 of 10 continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

Subtotal
(Totals of this page)

\$ **112,847.00** \$ **57,190.00** \$ **55,657.00**

Total

(Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)

\$

Total

(Use only on last page of the completed Schedule E. If applicable,
report also on the Statistical Summary of Certain Liabilities and Related Data.)

\$ \$

IN RE Ridgeway, Paul R & Ridgeway, Rosalind D

Case No. _____

Debtor(s)

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Wages, salaries, and commissions

(Type of Priority for Claims Listed on This Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. Richard Nead 12505 ROYAL ROAD #84 El Cajon, CA 92021	H	Wages				231.00	231.00	
ACCOUNT NO. RJ Watson 1311 Marion St St. Paul, MN 55117	X H	Wages				5,830.00	5,830.00	
ACCOUNT NO. Robert Stiles 1445 HAWK RIDGE CIRCLE Lino Lakes, MN 55038	X H	Wages				4,345.00	4,345.00	
ACCOUNT NO. Robert Williams	X H	Wages				120.00	120.00	
ACCOUNT NO. Roger Kelley PO Box 55 Cape Fair, MO 65624	X H	Wages				1,171.00	1,171.00	
ACCOUNT NO. Steven and Tina Kitts 902 East 1340 North American Fork, UT 84003	X H	Wages				300.00	300.00	

Sheet no. 7 of 10 continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

Subtotal
(Totals of this page)

\$ **11,997.00** \$ **11,997.00** \$

Total

(Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)

\$

Total

(Use only on last page of the completed Schedule E. If applicable,
report also on the Statistical Summary of Certain Liabilities and Related Data.)

\$ \$

IN RE Ridgeway, Paul R & Ridgeway, Rosalind D

Case No. _____

Debtor(s)

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Wages, salaries, and commissions

(Type of Priority for Claims Listed on This Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. Todd Henshaw 5732 CEDARWOOD TRAIL NE Prior Lake, MN 55372	X H	Wages				637.00	637.00	
ACCOUNT NO. William Schwartz 31 Mesero Way Hot Springs Village, MN 71909	H	Wages				1,009.00	1,009.00	
ACCOUNT NO.								
ACCOUNT NO.								
ACCOUNT NO.								
ACCOUNT NO.								
ACCOUNT NO.								

Sheet no. 8 of 10 continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

Subtotal
(Totals of this page)

\$ **1,646.00** \$ **1,646.00** \$

Total

(Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)

\$

Total

(Use only on last page of the completed Schedule E. If applicable,
report also on the Statistical Summary of Certain Liabilities and Related Data.)

\$ \$

IN RE Ridgeway, Paul R & Ridgeway, Rosalind D

Case No. _____

Debtor(s)

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Other Certain Debts Owed to Governmental Units

(Type of Priority for Claims Listed on This Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions above.)	CODEBTR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. 2740 Employer Development Dept P.O. Box 826846 Sacramento, CA 94246-0001	H	Employer account				1,094.00	1,094.00	
ACCOUNT NO. Florida Deptment Of Revenue 5050 W TENNESSEE ST TALLAHASSEE, FL 32399	X	taxes				300.00	300.00	
ACCOUNT NO. Internal Revenue Service Mail Centralized Insolvency Operation P.O. Box 21126 Philadelphia, PA 19114	X	J 2005 and 2007 federal income taxes				75,709.00	56,315.00	19,394.00
ACCOUNT NO. Internal Revenue Service P.O. Box 7346 Philadelphia, PA 19101		Assignee or other notification for: Internal Revenue Service						
ACCOUNT NO. Minnesota Revenue Dept P.O. Box 64599 St. Paul, MN 55164	J	2005 and 2007 state income taxes - estimated				2,000.00	2,000.00	
ACCOUNT NO. 9895 Missouri Revenue Dept P.O. Box 3300 Jefferson City, MO 65105-3300	X	H Corporate Taxes 2006				512.00	512.00	

Sheet no. 9 of 10 continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

Subtotal
(Totals of this page)

\$ **79,615.00** \$ **60,221.00** \$ **19,394.00**

Total

(Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)

\$

Total

(Use only on last page of the completed Schedule E. If applicable,
report also on the Statistical Summary of Certain Liabilities and Related Data.)

\$ \$

IN RE Ridgeway, Paul R & Ridgeway, Rosalind D

Case No. _____

Debtor(s)

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Other Certain Debts Owed to Governmental Units

(Type of Priority for Claims Listed on This Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions above.)	CODEBTR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. GC Services P.O. Box 3488 Jefferson City, MO 65105-3488		Assignee or other notification for: Missouri Revenue Dept						
ACCOUNT NO. State Of Louisiana Revenue Dept C/O DCS P.O. Box 9056 Pleasanton, CA 94566-9056	X H	Taxes for business				2,230.00	2,230.00	
ACCOUNT NO. State Of Louisiana Revenue Dept P.O. Box 81857 Lafayette, LA 70598-1857		Assignee or other notification for: State Of Louisiana Revenue Dept						
ACCOUNT NO.								
ACCOUNT NO.								
ACCOUNT NO.								
ACCOUNT NO.								

Sheet no. **10** of **10** continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

Subtotal
(Totals of this page)

\$ **2,230.00** \$ **2,230.00** \$

Total

(Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)

\$ **479,695.50**

Total

(Use only on last page of the completed Schedule E. If applicable,
report also on the Statistical Summary of Certain Liabilities and Related Data.)

\$ **376,226.50** \$ **103,469.00**

IN RE Ridgeway, Paul R & Ridgeway, Rosalind D

Debtor(s)

Case No. _____

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Able Body Labor C/O Lamont & Achampau, PA P.O. Box 6026 Clearwater, FL 33758	H	Services for Ridgeway International				5,554.00
ACCOUNT NO. Access Lifts 1195 Town Centre Dr Eagan, MN 55123	H	Services for Ridgeway International				202.00
ACCOUNT NO. Ad Scope 1407 Allen Drive, Suite F Troy, MI 48083	H	Services for Ridgeway International				26,224.00
ACCOUNT NO. Advanced Imaging Solutions P.O. Box 790448 St. Louis, MO 63179-0448	H	Services for Ridgeway International				2,316.00

23 continuation sheets attached

Subtotal
(Total of this page) \$ **34,296.00**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules and, if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Ridgeway, Paul R & Ridgeway, Rosalind D

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 3243 Aerotec P.O. Box 7000 Tarzana, CA 91357	H	Business debt				75.00
ACCOUNT NO. AICCO, Inc Box 9045 New York, NY 10087-9045	H	Business debt				2,769.00
ACCOUNT NO. 8470 All Pro Championships 2541 Holloway Road Louisville, KY 40299	X H	Business debt				10.38
ACCOUNT NO. Allied Waste 9813 Flying Cloud Dr Eden Prairie, MN 55347	H	Business debt				1,136.00
ACCOUNT NO. 1003 American Express P.O. Box 297871 Ft. Lauderdale, FL 33329	W	Revolving account reduced to judgment				47,186.00
ACCOUNT NO. American Express P.O. Box 297812 Ft. Lauderdale, FL 33329	H	Revolving account				4,040.00
ACCOUNT NO. Ampco System Parking 33 N 9th St., Suite B-50 Minneapolis, MN 55403	H	Business debt				7,855.00

Sheet no. 1 of 23 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **63,071.38**

(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.)

Total
\$

IN RE Ridgeway, Paul R & Ridgeway, Rosalind D

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.	X	H	Business debt				
Andon Balloons P.O. Box 48425 Coon Rapids, MN 55448							22.00
ACCOUNT NO. 7001	X	H	Business debt				
Andresen & Butterworth 306 West Superior St. Duluth, MN 55802							5,619.00
ACCOUNT NO.	X	H	personal debt				
Astridita 3135 Dupont Avenue South #9 Minneapolis, MN 55408							57.00
ACCOUNT NO.	X	H	Business debt				
Atlanta Convention & Visitors Bureau P.O. Box 101838 Atlanta, GA 30803							810.00
ACCOUNT NO.	X	H	Business debt				
Bachmans 6010 Lyndale Avenue So Minneapolis, MN 55419							840.00
ACCOUNT NO.	X	H	Business debt				
Balloons Everywhere 16474 Greeno Road, Fairhope, AL 36532-5528							384.00
ACCOUNT NO. 3271		W	Revolving account opened 2/1/04				
Bank Of America P.O. Box 17504 Wilmington, DE 19850							14,427.00

Sheet no. 2 of 23 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **22,159.00**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Ridgeway, Paul R & Ridgeway, Rosalind D

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.	X	H	Business debt			
BC Graphics 210 West Vaughn St Tempe, AZ 85283-3649						36.19
ACCOUNT NO.	X	H	personal debt			
Ben Miller 767 Pollard Road Los Gatos, CA 85032						4.50
ACCOUNT NO.	X	H	Business debt			
Birnick Lifson 5500 Wayzata Blvd, Suite 1200 Minneapolis, MN 55416						8,285.00
ACCOUNT NO.	X	H	Business debt			
Bob's Barricades P.O. Box 863611 Orlando, FL 32886-3611						37,294.00
ACCOUNT NO.	X	H	Business debt			
Boom Brothers 7900 International Dr. Suite 750 Bloomington, MN 55425						103,320.00
ACCOUNT NO.	X	H	Business debt			
Boulay, Heutmaker, Zibell & Co. 7500 Flying Cloud Dr, Suite 800 Minneapolis, MN 55344						35,324.00
ACCOUNT NO.	X	J	Business debt			
Brian Kuseske 120 Excelsior Ave N Annandale, MN 55302						100.00

Sheet no. 3 of 23 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **184,363.69**

(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.)

Total
\$

IN RE Ridgeway, Paul R & Ridgeway, Rosalind D

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Bright Pages P.O. Box 3505 New York, NY 10008-3505	X	H Business debt				868.00
ACCOUNT NO. Burrells Luce 75 East Northfield Road Livingston, NJ 07039	X	H Business debt				3,591.00
ACCOUNT NO. C&D Of Red Wing, Inc W8398 250th Avenue Hager City, WI 54014	X	H Business debt	X			192.00
ACCOUNT NO. 4270 Capital One Bank P.O. 85520 Richmond, VA 23285		W Revolving account opened 8/1/05				30,200.00
ACCOUNT NO. CBA 3355 West Germaine, Suite 201 St. Cloud, MN 56301	X	H Business debt				3,590.00
ACCOUNT NO. 3483 Centerpoint Energy PO Box 1144 Minneapolis, MN 55440		J Services 2010				1,014.00
ACCOUNT NO. CBCS P.O. Box 163729 Columbus, OH 43216-3729		Assignee or other notification for: Centerpoint Energy				

Sheet no. 4 of 23 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **39,455.00**

(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.)

Total
\$

IN RE Ridgeway, Paul R & Ridgeway, Rosalind D

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Charles Mattson 2870 Wheeler Street N Roseville, MN 55113	H	Business debt				30,000.00
ACCOUNT NO. 4769 Citibank P.O. Box 6241 Sioux Falls, SD 57117-6241	W	Revolving account opened 12/1/05				7,675.00
ACCOUNT NO. 4879 Citibank P.O. Box 6241 Sioux Falls, SD 57117-6241	W	Revolving account opened 9/1/04				23,746.00
ACCOUNT NO. xxxx Citimortgage Dept. 0251 P.O. Box 9438 Gaithersburg, MD 20898	J	6/1/07 former first mortgage on Crow Wing County real estate				122,996.00
ACCOUNT NO. 2681 Citimortgage Dept. 0251 P.O. Box 9438 Gaithersburg, MD 20898	J	Second mortgage on Crow Wing County real estate which was foreclosed April, 2009.				114,547.00
ACCOUNT NO. Rausch Sturm Isreal & Hornik 6600 France Avenue South, #600 Minneapolis, MN 55435		Assignee or other notification for: Citimortgage				
ACCOUNT NO. 2681 Citimortgage Dept. 0251 P.O. Box 9438 Gaithersburg, MD 20898	J	Former 12/24/03 first mortgage on 19491 Lookout Road, Ironto, MN 56455. the property was sold in foreclosure on April 23, 2009				128,441.60

Sheet no. 5 of 23 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **427,405.60**

(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Ridgeway, Paul R & Ridgeway, Rosalind D

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Usset, Weingarten & Liebo Suite 300, 4500 Park Glen Road Minneapolis, MN 55416		Assignee or other notification for: Citimortgage				
ACCOUNT NO. City Of Glendale 5850 W Glendale Avenue Glendale, AZ 85301	H	Business debt				17,823.00
ACCOUNT NO. Color Express Cimarron 154800 28th Avenue North Plymouth, MN 55447	H	Business debt				15,300.00
ACCOUNT NO. Comcast P.O. Box 3002 Southeastern, PA	J	Services				1,556.00
ACCOUNT NO. Contour Engineering 815 Tower Drive Medina, MN 55340	H	Business debt				40,449.60
ACCOUNT NO. Copy Flow 7814 NW 54th Street Miami, FL 33166	H	Business debt				407.00
ACCOUNT NO. Cornell, Kahler,Shidell & Mair 3570 Lexington Avenue N, Suite 300 St. Paul, MN 55126	H	Business debt				18,232.00

Sheet no. 6 of 23 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **93,767.60**

(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.)

Total
\$

IN RE Ridgeway, Paul R & Ridgeway, Rosalind D

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.	X	H	Business debt			
Cornerstone Land Surveying Inc 200 Chestnut St E # B100, Stillwater, MN 55082						23,425.00
ACCOUNT NO.	X	H	Business debt			
Courtyard by Marriott West Avondale 1650 N 95th Lane Phoenix, AZ 85307						2,170.00
ACCOUNT NO.	X	H	Business debt			
Cross Town Mechanical 509 Como Avebue St. Paul, MN 55103						756.00
ACCOUNT NO.	X	H	Business debt			
Dash Delivery Services PO BOX 43308 Minneapolis, MN 55443						65.00
ACCOUNT NO.	X	H	Business debt			
David Frauenschuh 6401 Indian Hills Road Edina, MN 55439						150,000.00
ACCOUNT NO.		J	Lawn service			
David's Lawn Service 12220 60th Avenue North Plymouth, MN 55442						355.00
ACCOUNT NO.	X	H	Business debt			
Deep Rock Water Company PO Box 173898 Denver, CO 80217-3898						59.00

Sheet no. 7 of 23 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **176,830.00**

(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.)

Total
\$

IN RE Ridgeway, Paul R & Ridgeway, Rosalind D

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. DEPARTMENT OF ECONOMIC SECURITY 390 N ROBERT STREET St. Paul, MN 55101	X	H Unemployment compensation payments for business				5,734.00
ACCOUNT NO. Diners Club P.O. Box 6003 The Lakes, NV 88901	X	H Business debt				67.00
ACCOUNT NO. 4301 Discover Financial P.O. Box 15316 Wilmington, DE 19850		H Revolving account				9,056.00
ACCOUNT NO. Federal Express P.O. Box 94515 Palatine, IL 60094	X	H Business debt				3,633.00
ACCOUNT NO. FLOYD TOTAL SECURITY 9036 GRAND AVE S Bloomington, MN 55420	X	H Business debt				598.00
ACCOUNT NO. Franchise Tax Board P.O. Box 942857 Sacramento, CA 94257	X	H Business debt				600.00
ACCOUNT NO. Fred Mueller 2438 County Road DD Baldwin, WI 54002	X	H Business debt				4,000.00

Sheet no. 8 of 23 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **23,688.00**

(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.)

Total
\$

IN RE Ridgeway, Paul R & Ridgeway, Rosalind D

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. FREESTYLE PRODUCTIONS 7160 MADISON AVE WEST Minneapolis, MN 55447	X H	Business debt				70,530.00
ACCOUNT NO. 8081 GEMB/JCP P.O. Box 984100 El Paso, TX 79998	W	Revolving account opened 8/1/08				243.00
ACCOUNT NO. 4891 GMAC Mortgage P.O. Box 780 Waterloo, IA 50704	J	Foreclosed second mortgage on real estate loan				141,000.00
ACCOUNT NO. GMAC Mortgage P.O. Box 4622 Waterloo, IA 50704		Assignee or other notification for: GMAC Mortgage				
ACCOUNT NO. Gmac Recovery Dept 1100 Virginia Drive Ft. Washington, PA 19034		Assignee or other notification for: GMAC Mortgage				
ACCOUNT NO. Green Extreme Lawns, Inc. P.O. Box 245 Long Lake, MN 55356	X H	Business debt				3,027.00
ACCOUNT NO. Harold Ridgeway 15132 Park Avenue Burnsville, MN 55306	X H	Business debt				5,000.00

Sheet no. 9 of 23 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **219,800.00**

(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.)

Total
\$

IN RE Ridgeway, Paul R & Ridgeway, Rosalind D

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Hennepin County Treasurer 300 South Sixth Street, #A600 Minneapolis, MN 55487	H	Property taxes				36,747.00
ACCOUNT NO. HERTZ Corporation PO Box 121056 Dallas, TX 75312-1056	X H	Business debt				1,474.00
ACCOUNT NO. Highway Technologies 4700 Lyndale Ave N Minneapolis, MN 55430	X H	Business debt				1,422.00
ACCOUNT NO. 0900 Home Depot/Cititbank P.O. Box 6497 Sioux Falls, SD 57117	W	Revolving account opened 4/1/06				12,895.00
ACCOUNT NO. IMAGE ENSEMBLE 2501 ARCADE STREET Little Canada, MN 55109	X H	Business debt				639.00
ACCOUNT NO. InHouse Media 800 N Washington Ave #307 Minneapolis, MN 55401	X H	Business debt				139.00
ACCOUNT NO. Integra Telecom P.O. Box 2966 MILWAUKEE, WI 53201-2966	X H	Business debt				343.00

Sheet no. 10 of 23 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **53,659.00**

(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Ridgeway, Paul R & Ridgeway, Rosalind D

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Intercall File 51089 Los Angeles, CA 90074	X H	Business debt				118.00
ACCOUNT NO. Internal Revenue Service Mail Centralized Insolvency Operation P.O. Box 21126 Philadelphia, PA 19114	J					0.00
ACCOUNT NO. Irrigation By Design 14070 23rd Ave N Plymouth, MN 55447	X H	Business debt				28.00
ACCOUNT NO. ISAAC BRZECZEK W 8398 250TH AVE. Hager City, WI 54014	X H	Business debt				62.00
ACCOUNT NO. Jackson South Community ER Physicians PO Box 48305 Jacksonville, FL 32247-8305	X H	Business debt				420.00
ACCOUNT NO. Jerry Nelson 1380 Marice Drive, Apt.200 Eagan, MN 55121	X H	Business debt				75,000.00
ACCOUNT NO. Jonathan Lebedoff 4900 IDS Center 80 S Eighth Street Minneapolis, MN 55402	X H	Business debt				2,400.00

Sheet no. 11 of 23 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **78,028.00**

(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.)

Total
\$

IN RE Ridgeway, Paul R & Ridgeway, Rosalind D

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.	X	H	Business debt			
Kamper Brands, Inc 3205 Cavell Lane St. Louis Park, MN 55426						52,160.00
ACCOUNT NO.	X	H	Business debt			
Labor Ready 1002 Solutions Center Chicago, IL 60677						1,959.00
ACCOUNT NO.	X	H	Business debt			
Larry And Peg Meyer PO Box 24439 Christiansted, VI 00824						25,000.00
ACCOUNT NO.	X	H	Business debt			
LETS GET GRAPHIC 2442 COUNTY RD. 10 Moundsview, MN 55112						19,794.00
ACCOUNT NO.	X	H	Business debt			
LK CONSULTING, INC. 5491 MANOR RD SE Prior Lake, MN 55372						1,451.00
ACCOUNT NO.	X	H	Business debt			
M Space 6130 Blue Circle Dr.#300 Minnetonka, MN 55343						289.00
ACCOUNT NO. 9250		W	Revolving account opened 7/1/96			
Macy's 9111 Duke Blvd Mason, OH 45040-8999						12,537.00

Sheet no. 12 of 23 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **113,190.00**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Ridgeway, Paul R & Ridgeway, Rosalind D

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Margaret Liao 3645 Forestview Lane Plymouth, MN 55441	X	H Business debt. The loan had been secured with Crow Wing County real estate which has been lost to tax foreclosure on 10/31/10				30,000.00
ACCOUNT NO. Marilyn Carlson Nelson 500 Tonkawa Road Long Lake, MN 55356	X	H Business debt				300,000.00
ACCOUNT NO. MARK HEYMANS 1930 CARL STREET Lauderdale, MN 55113	X	H Business debt				17.00
ACCOUNT NO. Medica PO Box 1450 Minneapolis, MN 55485		J Medical services				10.00
ACCOUNT NO. Meet Minneapolis 250 Marquette Ave Ste 1300 Minneapolis, MN 55401	X	H Business debt				875.00
ACCOUNT NO. Midfirst Bank 501 NW Grand Blvd Oklahoma City, OK 73118		J Unpaid rent				100.00
ACCOUNT NO. Shapiro, Nordmeyer And Zielke 12550 West Frontage Road #200 Burnsville, MN 55337		Assignee or other notification for: Midfirst Bank				

Sheet no. 13 of 23 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **331,002.00**

(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.)

Total
\$

IN RE Ridgeway, Paul R & Ridgeway, Rosalind D

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Midland Mortgage P.O. Box 26648 Oklahoma City, OK 73126-0648	J					0.00
ACCOUNT NO. Minneapolis Dept Of Finance 350 SOUTH FIFTH ST, RM 323M Minneapolis, MN 55415	H					732.00
ACCOUNT NO. MINNEAPOLIS FIRE PREVENTION BUREAU 350 S 5th STREET ROOM 230 Minneapolis, MN 55415	X H	Business debt				244.50
ACCOUNT NO. Minnesota Department of Labor 443 Lafayette Road N St. Paul, MN 55155	X H	business debt				33,725.00
ACCOUNT NO. Minnesota Dept Of Transportation Mail Stop 215, 395 John Ireland Bldg St. Paul, MN 55155	H	MN pass				68.00
ACCOUNT NO. x860 Minnesota Power 30 West Superior Street Duluth, MN 55802	J	Services 2010				526.00
ACCOUNT NO. Minnesota Power 30 West Superior Street Duluth, MN 55802	W	Services				475.00

Sheet no. 14 of 23 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **35,770.50**

(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.)

Total
\$

IN RE Ridgeway, Paul R & Ridgeway, Rosalind D

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Monroe Personnel Services, LLC 220 Montgomery Street Ste. 1006 San Francisco, CA 94104	X	H Business debt				4,315.00
ACCOUNT NO. My Telepath, Inc 11970 Portland Avenue Burnsville, MN 55337	X	H Business debt				5,467.00
ACCOUNT NO. NFL Proerties, LLC PO BOX 27279 New York, NY 10087-7279	X	H Business debt				4,950.00
ACCOUNT NO. Noel Lesley Event Services 2630 Siskiyou Blvd Ashland, OR 97520	X	H Business debt				36,041.00
ACCOUNT NO. On Site Sanitation 95 Woodlynn Ave St. Paul, MN 55117	J	Services				12,454.00
ACCOUNT NO. PAREO TECHNOLOGY SOLUTIONS 120 S 6th STREET SUITE 2550 Minneapolis, MN 55402	X	H Business debt				26,931.00
ACCOUNT NO. Patrick Crowe 3205 Cavell Ln St. Louis Park, MN 55426	X	H Business debt				52,160.00

Sheet no. 15 of 23 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **142,318.00**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Ridgeway, Paul R & Ridgeway, Rosalind D

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. PAUL BIERHAUS 12236 48th PI N. Plymouth, MN 55447	X	H Personal loan used for business				295,000.00
ACCOUNT NO. Paul Hiniker 10755 Swanburg Dr Pine River, MN 56474	X	H Business debt				25,000.00
ACCOUNT NO. PENSKE TRUCK LEASING CO LP BOX 802577 Chicago, IL 60680-2577	X	H Business debt				370.00
ACCOUNT NO. Personnel Concepts 2865 Metropolitan Place Pomona, CA 91767	X	H Business debt				140.00
ACCOUNT NO. Pitney Bowes Global Financial Services PO BOX 856460 Louisville, KY 40285	X	H Business debt				2,700.00
ACCOUNT NO. PROM CATERING 484 INWOOD AVENUE Oakdale, MN 55128	X	H Business debt				20,555.00
ACCOUNT NO. QUALITY BANNER COMPANY PO BOX 772827 Ocala, FL 34474	X	H Business debt				142.00

Sheet no. 16 of 23 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **343,907.00**

(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.)

Total
\$

IN RE Ridgeway, Paul R & Ridgeway, Rosalind D

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Radio Resource, Inc 600 CORPORATE CIRCLE SUITE A Golden, CO 80401	X	H Business debt				10,852.00
ACCOUNT NO. Rapson Architects 409 Cedar Avenue Minneapolis, MN 55454	X	H Business debt				40.00
ACCOUNT NO. RHINO COMMUNICATIONS RENTALS 9494 Hemlock Lane North Maple Grove, MN 55369	X	H Business debt				112.00
ACCOUNT NO. Riverview Community Bank 9040 Quaday Avenue NE Ostego, MN 55330	X	H business loan				156,808.00
ACCOUNT NO. James T Anderson, Esq 17736 Excelsior Blvd Minnetonka, MN 55345		Assignee or other notification for: Riverview Community Bank				
ACCOUNT NO. RJ AHMANN 7555 MARKET PLACE DRIVE Eden Prairie, MN 55344		H Business debt				2,948.00
ACCOUNT NO. RODNEY W WICKLUND AND ASSOC N5171 635TH ST Ellsworth, WI 54011	X	H Business debt				15,143.00

Sheet no. 17 of 23 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **185,903.00**

(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.)

Total
\$

IN RE Ridgeway, Paul R & Ridgeway, Rosalind D

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. SALVATION ARMY PO BOX 230 Ft. Lauderdale, FL 33302	X	H Business debt				7,623.00
ACCOUNT NO. SAMP LAW OFFICES PO Box 495 Sioux Falls, SD 57101	X	H Business debt				12,857.00
ACCOUNT NO. Sams Club/GE Money Bank P.O. Box 981064 El Paso, TX 79998	J	Merchandise				70.00
ACCOUNT NO. Skyway Event Services 1809 E HENNEPIN AVE Minneapolis, MN 55413	X	H Business debt				8,212.00
ACCOUNT NO. Sofitel Hotel 5601 West 78th Street Bloomington, MN 55439	X	H Business debt				218.00
ACCOUNT NO. St. Paul Convention And Visitors Bureau 175 WEST KELLOGG BLVD SUITE 502 St. Paul, MN 55102	X	H Business debt				425.00
ACCOUNT NO. STAFFING PARTNERS 5909 BAKER ROAD SUITE 570 Minnetonka, MN 55345	X	H Business debt				990.00

Sheet no. 18 of 23 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **30,395.00**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Ridgeway, Paul R & Ridgeway, Rosalind D

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.	X	H Business debt				
Standard Parking 50 South Sixth Street, #120 Minneapolis, MN 55402						2,450.00
ACCOUNT NO.	X	H Business debt				
Steve Schussler 858 Decatur Avenue North Golden Valley, MN 55427						50,000.00
ACCOUNT NO.	X	H Business debt				
Sun Pass PO Box 880089 Boca Raton, FL 33488						1,738.00
ACCOUNT NO.	X	H Business debt				
Sunshine Lighting Company 6810 WEST 23rd STREET Minneapolis, MN 55426						326.00
ACCOUNT NO.	X	H Business debt				
Talent West 4312 Tennyson Street Denver, CO 80212						2,800.00
ACCOUNT NO. 6471		W Revolving account opened 8/1/2000				
Target P.O. Box 673 Minneapolis, MN 55440						14,547.00
ACCOUNT NO. 5541		W Overdrafts				
TCF 801 Marquette Avenue Minneapolis, MN 55402						123.00

Sheet no. **19** of **23** continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **71,984.00**

(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.)

Total
\$

IN RE Ridgeway, Paul R & Ridgeway, Rosalind D

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.	X	H	Business debt			
Tennant Company P.O. Box 1452 Minneapolis, MN						726.00
ACCOUNT NO.	X	H	Business debt			
THE CADRIA GROUP 333 SOUTH 7th STREET SUITE 1330 Minneapolis, MN 55402						6,424.00
ACCOUNT NO.	X	H	Business debt			
The Hartford PO BOX 2907 Hartford, CT 06104						2,672.00
ACCOUNT NO.	X	H	Business debt			
The Lazarus Project 3021 Harbor Lane N, Suite LL105 Plymouth, MN						3,250.00
ACCOUNT NO.	X	H	Business debt			
Tim Steinberg 23 Empire Drive St. Paul, MN 55103						960.00
ACCOUNT NO.		H	Business debt			
Total Merchant Services C/O NCO Financial 507 Prudential Road Horsham, PA 19044						131.00
ACCOUNT NO.	X	H	Business debt			
Tradition Valet 5810 W 78th STREET SUITE 200 Bloomington, MN 55439						4,038.00

Sheet no. 20 of 23 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **18,201.00**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Ridgeway, Paul R & Ridgeway, Rosalind D

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Twin Ports Appraisals 504 Sellwood Building Duluth, MN 55802	X	H Business debt				0.00
ACCOUNT NO. United Rentals File 51122 Los Angeles, CA 90074	X	H Business debt				52,401.00
ACCOUNT NO. University Of Hawaii 874 Dillingham Blvd. Honolulu, HI 96817	X	H Business debt				500.00
ACCOUNT NO. University Of Minnesota Physicians 2312 South 6th Street Room F279 Minneapolis, MN 55454		J Services				121.00
ACCOUNT NO. 3809 US Bank P.O. Box 790084 St. Louis, MO 63179-0084		W Line of credit opened 7/1/93				70,204.00
ACCOUNT NO. US Bank 800 Nicollet Mall Minneapolis, MN 55402	X	H Personal loan				90,322.00
ACCOUNT NO. Lindquist & Vennum Attn: William Wassweiler 80 So. Eighth Street, #4200 Minneapolis, MN 55402		Assignee or other notification for: US Bank				

Sheet no. 21 of 23 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **213,548.00**

(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Ridgeway, Paul R & Ridgeway, Rosalind D

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5905 US Bank CB Disputes P.O. Box 108 St. Louis, MO 63166	X	H Revolving account for Ridgeway international				16,578.00
ACCOUNT NO. US Bank P.O. Box 790408 St. Louis, MO 63179-0408	J	Revolving account				36,653.24
ACCOUNT NO. US Bank CB Disputes P.O. Box 108 St. Louis, MO 63166		Assignee or other notification for: US Bank				
ACCOUNT NO. 0085 US Bank P.O. Box 790084 St. Louis, MO 63179-0084	H	Revolving credit card charges incurred over the past several years.				23,002.00
ACCOUNT NO. 3809 US Bank 1200 Energy Park D St. Paul, MN 55108	J	Overdarft line of credit				53,040.00
ACCOUNT NO. Gurstel, Stalock & Chargo 6681 Country Club Dr Golden Valley, MN 55427		Assignee or other notification for: US Bank				
ACCOUNT NO. Verizon Wireless P.O. Box 1850 Folsom, CA 95530	X	J Business services				16,748.00

Sheet no. 22 of 23 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **146,021.24**

(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.)

Total
\$

IN RE Ridgeway, Paul R & Ridgeway, Rosalind D

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.	H	Utilities on real estate lost to foreclosure in 2009				
Village Of St. Anthony 3301 Silver Lake Road St. Anthony, MN 55418						
						102.00
ACCOUNT NO.	X H	Business debt				
Webber Marketing Promotions P.O. Box 41086 Plymouth, MN 55441						
						1,400.00
ACCOUNT NO.	X H	Business debt				
Wenck Associates 1800 Pioneer Creek Center Maple Plain, MN 55359						
						15,996.00
ACCOUNT NO.	J	Services				
West Irrigation Services P.O. Box 46192 Plymouth, MN 55446						
						247.00
ACCOUNT NO.	H	Business debt				
Wheeler Construction 1310 North 24th Street Phoenix, AZ 85008-1379						
						2,650.00
ACCOUNT NO.						
ACCOUNT NO.						

Sheet no. 23 of 23 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **20,395.00**

(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.)

Total
\$ **3,069,158.01**

IN RE Ridgeway, Paul R & Ridgeway, Rosalind D

Debtor(s)

Case No. _____

(If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Matt Wolfe 1647 Canopy Oaks Blvd Palm Harbor, FL 34683	Residential lease

IN RE Ridgeway, Paul R & Ridgeway, Rosalind D

Debtor(s)

Case No. _____

(If known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Ridgeway International 1200 Ford Road Minnetonka, MN 55305	US Bank 800 Nicollet Mall Minneapolis, MN 55402
	US Bank CB Disputes P.O. Box 108 St. Louis, MO 63166
	All Pro Championships 2541 Holloway Road Louisville, KY 40299
	Andresen & Butterworth 306 West Superior St. Duluth, MN 55802
	Andon Balloons P.O. Box 48425 Coon Rapids, MN 55448
	Angie Thayer 2206 Cattail Way Hudson, WI 54016
	Astridita 3135 Dupont Avenue South #9 Minneapolis, MN 55408
	Atlanta Convention & Visitors Bureau P.O. Box 101838 Atlanta, GA 30803
	Bachmans 6010 Lyndale Avenue So Minneapolis, MN 55419
	Balloons Everywhere 16474 Greeno Road, Fairhope, AL 36532-5528
	BC Graphics 210 West Vaughn St Tempe, AZ 85283-3649
	Ben Miller 767 Pollard Road Los Gatos, CA 85032
	Birnick Lifson

IN RE Ridgeway, Paul R & Ridgeway, Rosalind D

Debtor(s)

Case No. _____

(If known)

SCHEDULE H - CODEBTORS
(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
	<p>5500 Wayzata Blvd, Suite 1200 Minneapolis, MN 55416</p> <p>Bob's Barricades P.O. Box 863611 Orlando, FL 32886-3611</p> <p>Boom Brothers 7900 International Dr. Suite 750 Bloomington, MN 55425</p> <p>Boulay, Heutmaker, Zibell & Co. 7500 Flying Cloud Dr, Suite 800 Minneapolis, MN 55344</p> <p>Brian Schlick 15213 Edgewater Cir NE, Prior Lake, MN 55372</p> <p>Bright Pages P.O. Box 3505 New York, NY 10008-3505</p> <p>Brittany Sather 939 Huron Avenue N Oakdale, MN 55128</p> <p>Bryce Nordaune 1010 110th Ave NW Watson, MN 56295</p> <p>Burrells Luce 75 East Northfield Road Livingston, NJ 07039</p> <p>C&D Of Red Wing, Inc W8398 250th Avenue Hager City, WI 54014</p> <p>CBA 3355 West Germaine, Suite 201 St. Cloud, MN 56301</p> <p>Chelsey M Oosterhuis 1730 Graham Avenue #443 St. Paul, MN 55116</p> <p>Christina M Ridgeway 9774 Urbandale Lane North Maple Grove, MN 55311</p> <p>Christpher Hagerty 3870 Raptor Court Ft. Collins, CO 80528</p> <p>Claire Terrones 720 McKnight Rd S St. Pail, MN 55119</p>

IN RE Ridgeway, Paul R & Ridgeway, Rosalind D

Debtor(s)

Case No. _____

(If known)

SCHEDULE H - CODEBTORS
(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
	<p>Cornerstone Land Surveying Inc 200 Chestnut St E # B100, Stillwater, MN 55082</p> <p>Courtyard by Marriott West Avondale 1650 N 95th Lane Phoenix, AZ 85307</p> <p>Craig Morff 8693 HILLSIDE ROAD Alta Loma, CA 91701</p> <p>Cross Town Mechanical 509 Como Avebue St. Paul, MN 55103</p> <p>Dash Delivery Services PO BOX 43308 Minneapolis, MN 55443</p> <p>David Carpenter 2902 Irving Ave S apt 2, Minneapolis, MN 55408</p> <p>David Frauenschuh 6401 Indian Hills Road Edina, MN 55439</p> <p>Deep Rock Water Company PO Box 173898 Denver, CO 80217-3898</p> <p>DENNIS GRAMMER 843 EAST ESSEX ST Glendora, CA 91740</p> <p>Diners Club P.O. Box 6003 The Lakes, NV 88901</p> <p>Federal Express P.O. Box 94515 Palatine, IL 60094</p> <p>Florida Deptmt Of Revenue 5050 W TENNESSEE ST TALLAHASSEE, FL 32399</p> <p>FLOYD TOTAL SECURITY 9036 GRAND AVE S Bloomington, MN 55420</p> <p>Franchise Tax Board P.O. Box 942857 Sacramento, CA 94257</p> <p>Fred Mueller</p>

IN RE Ridgeway, Paul R & Ridgeway, Rosalind D

Debtor(s)

Case No. _____

(If known)

SCHEDULE H - CODEBTORS
(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
	<p>2438 County Road DD Baldwin, WI 54002</p> <p>FREESTYLE PRODUCTIONS 7160 MADISON AVE WEST Minneapolis, MN 55447</p> <p>Green Extreme Lawns, Inc. P.O. Box 245 Long Lake, MN 55356</p> <p>Harold Ridgeway 15132 Park Avenue Burnsville, MN 55306</p> <p>HERTZ Corporation PO Box 121056 Dallas, TX 75312-1056</p> <p>Highway Technologies 4700 Lyndale Ave N Minneapolis, MN 55430</p> <p>IMAGE ENSEMBLE 2501 ARCADE STREET Little Canada, MN 55109</p> <p>InHouse Media 800 N Washington Ave #307 Minneapolis, MN 55401</p> <p>Integra Telecom P.O. Box 2966 MILWAUKEE, WI 53201-2966</p> <p>Intercall File 51089 Los Angeles, CA 90074</p> <p>Irrigation By Design 14070 23rd Ave N Plymouth, MN 55447</p> <p>ISAAC BRZECZEK W 8398 250TH AVE. Hager City, WI 54014</p> <p>Jackson South Community ER Physicians PO Box 48305 Jacksonville, FL 32247-8305</p> <p>Jason Hirsch 3005 Kagen Avenue NE St. Michael, MN 55376</p> <p>Jerry Nelson 1380 Marice Drive, Apt.200 Eagan, MN 55121</p>

IN RE Ridgeway, Paul R & Ridgeway, Rosalind D

Debtor(s)

Case No. _____

(If known)

SCHEDULE H - CODEBTORS
(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
	<p>JOHN AURENTZ 400 Selby Ave #226 St. Paul, MN 55102</p> <p>JOHN FOSSUM 14424 PORTLAND AVE Burnsville, MN 55337</p> <p>Jonathan Lebedoff 4900 IDS Center 80 S Eighth Street Minneapolis, MN 55402</p> <p>Kamper Brands, Inc 3205 Cavell Lane St. Louis Park, MN 55426</p> <p>Katherine Miller 166 Cleveland Avenue South St. Paul, MN 55105</p> <p>Katie Fornasiere 8465 Underwood Lane Maple Grove, MN 55369</p> <p>Kevin Dunnigan 4143 Beaver Dam Rd St. Paul, MN 55122</p> <p>Kevin Foley PO Box 264 Afton, MN 55001</p> <p>Kirsten Olson 1508 West Lake Street Minneapolis, MN 55408</p> <p>Labor Ready 1002 Solutions Center Chicago, IL 60677</p> <p>Larry And Peg Meyer PO Box 24439 Christiansted, VI 00824</p> <p>LEE URNESS 5491 MANOR RD Prior Lake, MN 55372</p> <p>LETS GET GRAPHIC 2442 COUNTY RD. 10 Moundsview, MN 55112</p> <p>LK CONSULTING, INC. 5491 MANOR RD SE Prior Lake, MN 55372</p> <p>M Space</p>

IN RE Ridgeway, Paul R & Ridgeway, Rosalind D

Debtor(s)

Case No. _____

(If known)

SCHEDULE H - CODEBTORS
(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
	<p>6130 Blue Circle Dr.#300 Minnetonka, MN 55343</p> <p>Margaret Liao 3645 Forestview Lane Plymouth, MN 55441</p> <p>Marilyn Carlson Nelson 500 Tonkawa Road Long Lake, MN 55356</p> <p>MARK HEYMANS 1930 CARL STREET Lauderdale, MN 55113</p> <p>Matt Fornasiere 10641 Smetana Road #302 Minnetonka, MN 55343</p> <p>Matt Urness 5491 MANOR ROAD Prior Lake, MN 55372</p> <p>Meet Minneapolis 250 Marquette Ave Ste 1300 Minneapolis, MN 55401</p> <p>Meghan Potter 600 15th Ave SE Minneapolis, MN 55455</p> <p>Mike Claassen 5409 Riverbluff Drive Bloomington, MN 55437</p> <p>Mike Ward 6603 COUNTRY CLUB DR La Verne, CA 91750</p> <p>Mike Serie 11400 49th Place North, Plymouth, MN Plymouth, MN 55442</p> <p>MINNEAPOLIS FIRE PREVENTION BUREAU 350 S 5th STREET ROOM 230 Minneapolis, MN 55415</p> <p>Minnesota Department of Labor 443 Lafayette Road N St. Paul, MN 55155</p> <p>DEPARTMENT OF ECONOMIC SECURITY 390 N ROBERT STREET St. Paul, MN 55101</p> <p>Monroe Personnel Services, LLC 220 Montgomery Street Ste. 1006 San Francisco, CA 94104</p>

IN RE Ridgeway, Paul R & Ridgeway, Rosalind D

Debtor(s)

Case No. _____

(If known)

SCHEDULE H - CODEBTORS (Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
	<p>My Telepath, Inc 11970 Portland Avenue Burnsville, MN 55337</p> <p>NFL Proerties, LLC PO BOX 27279 New York, NY 10087-7279</p> <p>Nichole Kirkpatrick PO Box 63050 MCBH Kaneohe Bay,, HI 96863-3050</p> <p>Noel Lesley Event Services 2630 Siskiyou Blvd Ashland, OR 97520</p> <p>PAREO TECHNOLOGY SOLUTIONS 120 S 6th STREET SUITE 2550 Minneapolis, MN 55402</p> <p>Patrick Crowe 3205 Cavell Ln St. Louis Park, MN 55426</p> <p>PAUL BIERHAUS 12236 48th PI N. Plymouth, MN 55447</p> <p>Paul Hiniker 10755 Swanburg Dr Pine River, MN 56474</p> <p>PENSKE TRUCK LEASING CO LP BOX 802577 Chicago, IL 60680-2577</p> <p>Personnel Concepts 2865 Metropolitan Place Pomona, CA 91767</p> <p>Pitney Bowes Global Financial Services PO BOX 856460 Louisville, KY 40285</p> <p>PROM CATERING 484 INWOOD AVENUE Oakdale, MN 55128</p> <p>QUALITY BANNER COMPANY PO BOX 772827 Ocala, FL 34474</p> <p>Rachel Camann 1523 Rollins Ave SE Minneapolis, MN 55414</p> <p>Radio Resource, Inc</p>

IN RE Ridgeway, Paul R & Ridgeway, Rosalind D

Debtor(s)

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(If known)

SCHEDULE H - CODEBTORS
(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
	<p>600 CORPORATE CIRCLE SUITE A Golden, CO 80401</p> <p>Rapson Architects 409 Cedar Avenue Minneapolis, MN 55454</p> <p>RHINO COMMUNICATIONS RENTALS 9494 Hemlock Lane North Maple Grove, MN 55369</p> <p>Riverview Community Bank 9040 Quaday Avenue NE Ostego, MN 55330</p> <p>RJ Watson 1311 Marion St St. Paul, MN 55117</p> <p>Robert Stiles 1445 HAWK RIDGE CIRCLE Lino Lakes, MN 55038</p> <p>Robert Williams</p> <p>RODNEY W WICKLUND AND ASSOC N5171 635TH ST Ellsworth, WI 54011</p> <p>Roger Kelley PO Box 55 Cape Fair, MO 65624</p> <p>St. Paul Convention And Visitors Bureau 175 WEST KELLOGG BLVD SUITE 502 St. Paul, MN 55102</p> <p>SALVATION ARMY PO BOX 230 Ft. Lauderdale, FL 33302</p> <p>SAMP LAW OFFICES PO Box 495 Sioux Falls, SD 57101</p> <p>Skyway Event Services 1809 E HENNEPIN AVE Minneapolis, MN 55413</p> <p>Sofitel Hotel 5601 West 78th Street Bloomington, MN 55439</p> <p>STAFFING PARTNERS 5909 BAKER ROAD SUITE 570 Minnetonka, MN 55345</p> <p>Standard Parking</p>

IN RE Ridgeway, Paul R & Ridgeway, Rosalind D

Debtor(s)

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(If known)

SCHEDULE H - CODEBTORS
(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
	<p>50 South Sixth Street, #120 Minneapolis, MN 55402</p> <p>Steve Schussler 858 Decatur Avenue North Golden Valley, MN 55427</p> <p>Sun Pass PO Box 880089 Boca Raton, FL 33488</p> <p>Sunshine Lighting Company 6810 WEST 23rd STREET Minneapolis, MN 55426</p> <p>Talent West 4312 Tennyson Street Denver, CO 80212</p> <p>Tennant Company P.O. Box 1452 Minneapolis, MN</p> <p>THE CADRIA GROUP 333 SOUTH 7th STREET SUITE 1330 Minneapolis, MN 55402</p> <p>The Hartford PO BOX 2907 Hartford, CT 06104</p> <p>The Lazarus Project 3021 Harbor Lane N, Suite LL105 Plymouth, MN</p> <p>Tim Steinberg 23 Empire Drive St. Paul, MN 55103</p> <p>Steven and Tina Kitts 902 East 1340 North American Fork, UT 84003</p> <p>Todd Henshaw 5732 CEDARWOOD TRAIL NE Prior Lake, MN 55372</p> <p>Tradition Valet 5810 W 78th STREET SUITE 200 Bloomington, MN 55439</p> <p>Twin Ports Appraisals 504 Sellwood Building Duluth, MN 55802</p> <p>United Rentals File 51122 Los Angeles, CA 90074</p>

IN RE Ridgeway, Paul R & Ridgeway, Rosalind D

Debtor(s)

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(If known)

SCHEDULE H - CODEBTORS
(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<p>Ridgeway Properties 1200 Ford Road Minnetonka, MN 55305</p>	<p>Internal Revenue Service Mail Centralized Insolvency Operation P.O. Box 21126 Philadelphia, PA 19114</p> <p>University Of Hawaii 874 Dillingham Blvd. Honolulu, HI 96817</p> <p>Verizon Wireless P.O. Box 1850 Folsom, CA 95530</p> <p>Webber Marketing Promotions P.O. Box 41086 Plymouth, MN 55441</p> <p>Wenck Associates 1800 Pioneer Creek Center Maple Plain, MN 55359</p> <p>Brian Kuseske 120 Excelsior Ave N Annandale, MN 55302</p> <p>State Of Louisiana Revenue Dept C/O DCS P.O. Box 9056 Pleasanton, CA 94566-9056</p> <p>Missouri Revenue Dept P.O. Box 3300 Jefferson City, MO 65105-3300</p> <p>US Bank P.O. Box 790408 St. Louis, MO 63179-0408</p> <p>US Bank 800 Nicollet Mal Minneapolis, MN 55402</p> <p>US Bank 800 Nicollet Mall Minneapolis, MN 55402</p> <p>All Pro Championships 2541 Holloway Road Louisville, KY 40299</p> <p>Andresen & Butterworth 306 West Superior St. Duluth, MN 55802</p> <p>Andon Balloons P.O. Box 48425 Coon Rapids, MN 55448</p>

IN RE Ridgeway, Paul R & Ridgeway, Rosalind D

Debtor(s)

Case No. _____

(If known)

SCHEDULE H - CODEBTORS
(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
	<p>Angie Thayer 2206 Cattail Way Hudson, WI 54016</p> <p>Astridita 3135 Dupont Avenue South #9 Minneapolis, MN 55408</p> <p>Atlanta Convention & Visitors Bureau P.O. Box 101838 Atlanta, GA 30803</p> <p>Bachmans 6010 Lyndale Avenue So Minneapolis, MN 55419</p> <p>Balloons Everywhere 16474 Greeno Road, Fairhope, AL 36532-5528</p> <p>BC Graphics 210 West Vaughn St Tempe, AZ 85283-3649</p> <p>Ben Miller 767 Pollard Road Los Gatos, CA 85032</p> <p>Birnick Lifson 5500 Wayzata Blvd, Suite 1200 Minneapolis, MN 55416</p> <p>Bob's Barricades P.O. Box 863611 Orlando, FL 32886-3611</p> <p>Boom Brothers 7900 International Dr. Suite 750 Bloomington, MN 55425</p> <p>Boulay, Heutmaker, Zibell & Co. 7500 Flying Cloud Dr, Suite 800 Minneapolis, MN 55344</p> <p>Brian Schlick 15213 Edgewater Cir NE, Prior Lake, MN 55372</p> <p>Bright Pages P.O. Box 3505 New York, NY 10008-3505</p> <p>Brittany Sather 939 Huron Avenue N Oakdale, MN 55128</p> <p>Bryce Nordaune 1010 110th Ave NW</p>

IN RE Ridgeway, Paul R & Ridgeway, Rosalind D

Debtor(s)

Case No. _____

(If known)

SCHEDULE H - CODEBTORS
(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
	<p>Watson, MN 56295</p> <p>Burrells Luce 75 East Northfield Road Livingston, NJ 07039</p> <p>C&D Of Red Wing, Inc W8398 250th Avenue Hager City, WI 54014</p> <p>CBA 3355 West Germaine, Suite 201 St. Cloud, MN 56301</p> <p>Chelsey M Oosterhuis 1730 Graham Avenue #443 St. Paul, MN 55116</p> <p>Christina M Ridgeway 9774 Urbandale Lane North Maple Grove, MN 55311</p> <p>Christpher Hagerty 3870 Raptor Court Ft. Collins, CO 80528</p> <p>Claire Terrones 720 McKnight Rd S St. Paul, MN 55119</p> <p>Cornerstone Land Surveying Inc 200 Chestnut St E # B100, Stillwater, MN 55082</p> <p>Courtyard by Marriott West Avondale 1650 N 95th Lane Phoenix, AZ 85307</p> <p>Craig Morff 8693 HILLSIDE ROAD Alta Loma, CA 91701</p> <p>Cross Town Mechanical 509 Como Avebue St. Paul, MN 55103</p> <p>Dash Delivery Services PO BOX 43308 Minneapolis, MN 55443</p> <p>David Carpenter 2902 Irving Ave S apt 2, Minneapolis, MN 55408</p> <p>David Frauenschuh 6401 Indian Hills Road Edina, MN 55439</p>

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(If known)

SCHEDULE H - CODEBTORS
(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
	<p>Deep Rock Water Company PO Box 173898 Denver, CO 80217-3898</p> <p>DENNIS GRAMMER 843 EAST ESSEX ST Glendora, CA 91740</p> <p>Diners Club P.O. Box 6003 The Lakes, NV 88901</p> <p>Federal Express P.O. Box 94515 Palatine, IL 60094</p> <p>Florida Deptmt Of Revenue 5050 W TENNESSEE ST TALLAHASSEE, FL 32399</p> <p>FLOYD TOTAL SECURITY 9036 GRAND AVE S Bloomington, MN 55420</p> <p>Franchise Tax Board P.O. Box 942857 Sacramento, CA 94257</p> <p>Fred Mueller 2438 County Road DD Baldwin, WI 54002</p> <p>FREESTYLE PRODUCTIONS 7160 MADISON AVE WEST Minneapolis, MN 55447</p> <p>Green Extreme Lawns, Inc. P.O. Box 245 Long Lake, MN 55356</p> <p>Harold Ridgeway 15132 Park Avenue Burnsville, MN 55306</p> <p>HERTZ Corporation PO Box 121056 Dallas, TX 75312-1056</p> <p>Highway Technologies 4700 Lyndale Ave N Minneapolis, MN 55430</p> <p>IMAGE ENSEMBLE 2501 ARCADE STREET Little Canada, MN 55109</p> <p>InHouse Media 800 N Washington Ave #307</p>

IN RE Ridgeway, Paul R & Ridgeway, Rosalind D

Debtor(s)

Case No. _____

(If known)

SCHEDULE H - CODEBTORS
(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
	<p>Minneapolis, MN 55401</p> <p>Integra Telecom P.O. Box 2966 MILWAUKEE, WI 53201-2966</p> <p>Intercall File 51089 Los Angeles, CA 90074</p> <p>Irrigation By Design 14070 23rd Ave N Plymouth, MN 55447</p> <p>ISAAC BRZECZEK W 8398 250TH AVE. Hager City, WI 54014</p> <p>Jackson South Community ER Physicians PO Box 48305 Jacksonville, FL 32247-8305</p> <p>Jason Hirsch 3005 Kagen Avenue NE St. Michael, MN 55376</p> <p>Jerry Nelson 1380 Marice Drive, Apt.200 Eagan, MN 55121</p> <p>JOHN AURENTZ 400 Selby Ave #226 St. Paul, MN 55102</p> <p>JOHN FOSSUM 14424 PORTLAND AVE Burnsville, MN 55337</p> <p>Jonathan Lebedoff 4900 IDS Center 80 S Eighth Street Minneapolis, MN 55402</p> <p>Kamper Brands, Inc 3205 Cavell Lane St. Louis Park, MN 55426</p> <p>Katherine Miller 166 Cleveland Avenue South St. Paul, MN 55105</p> <p>Katie Fornasiere 8465 Underwood Lane Maple Grove, MN 55369</p> <p>Kevin Dunnigan 4143 Beaver Dam Rd St. Paul, MN 55122</p>

IN RE Ridgeway, Paul R & Ridgeway, Rosalind D

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SCHEDULE H - CODEBTORS
(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
	<p>Kevin Foley PO Box 264 Afton, MN 55001</p> <p>Kirsten Olson 1508 West Lake Street Minneapolis, MN 55408</p> <p>Labor Ready 1002 Solutions Center Chicago, IL 60677</p> <p>Larry And Peg Meyer PO Box 24439 Christiansted, VI 00824</p> <p>LEE URNESS 5491 MANOR RD Prior Lake, MN 55372</p> <p>LETS GET GRAPHIC 2442 COUNTY RD. 10 Moundsview, MN 55112</p> <p>LK CONSULTING, INC. 5491 MANOR RD SE Prior Lake, MN 55372</p> <p>M Space 6130 Blue Circle Dr.#300 Minnetonka, MN 55343</p> <p>Margaret Liao 3645 Forestview Lane Plymouth, MN 55441</p> <p>Marilyn Carlson Nelson 500 Tonkawa Road Long Lake, MN 55356</p> <p>MARK HEYMANS 1930 CARL STREET Lauderdale, MN 55113</p> <p>Matt Fornasiere 10641 Smetana Road #302 Minnetonka, MN 55343</p> <p>Matt Urness 5491 MANOR ROAD Prior Lake, MN 55372</p> <p>Meet Minneapolis 250 Marquette Ave Ste 1300 Minneapolis, MN 55401</p> <p>Meghan Potter 600 15th Ave SE</p>

IN RE Ridgeway, Paul R & Ridgeway, Rosalind D

Debtor(s)

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(If known)

SCHEDULE H - CODEBTORS
(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
	<p>Minneapolis, MN 55455</p> <p>Mike Claassen 5409 Riverbluff Drive Bloomington, MN 55437</p> <p>Mike Ward 6603 COUNTRY CLUB DR La Verne, CA 91750</p> <p>Mike Serie 11400 49th Place North, Plymouth, MN Plymouth, MN 55442</p> <p>MINNEAPOLIS FIRE PREVENTION BUREAU 350 S 5th STREET ROOM 230 Minneapolis, MN 55415</p> <p>Minnesota Department of Labor 443 Lafayette Road N St. Paul, MN 55155</p> <p>DEPARTMENT OF ECONOMIC SECURITY 390 N ROBERT STREET St. Paul, MN 55101</p> <p>Monroe Personnel Services, LLC 220 Montgomery Street Ste. 1006 San Francisco, CA 94104</p> <p>My Telepath, Inc 11970 Portland Avenue Burnsville, MN 55337</p> <p>NFL Proerties, LLC PO BOX 27279 New York, NY 10087-7279</p> <p>Nichole Kirkpatrick PO Box 63050 MCBH Kaneohe Bay,, HI 96863-3050</p> <p>Noel Lesley Event Services 2630 Siskiyou Blvd Ashland, OR 97520</p> <p>PAREO TECHNOLOGY SOLUTIONS 120 S 6th STREET SUITE 2550 Minneapolis, MN 55402</p> <p>Patrick Crowe 3205 Cavell Ln St. Louis Park, MN 55426</p> <p>PAUL BIERHAUS 12236 48th PI N. Plymouth, MN 55447</p>

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SCHEDULE H - CODEBTORS
(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
	<p>Paul Hiniker 10755 Swanburg Dr Pine River, MN 56474</p> <p>PENSKE TRUCK LEASING CO LP BOX 802577 Chicago, IL 60680-2577</p> <p>Personnel Concepts 2865 Metropolitan Place Pomona, CA 91767</p> <p>Pitney Bowes Global Financial Services PO BOX 856460 Louisville, KY 40285</p> <p>PROM CATERING 484 INWOOD AVENUE Oakdale, MN 55128</p> <p>QUALITY BANNER COMPANY PO BOX 772827 Ocala, FL 34474</p> <p>Rachel Camann 1523 Rollins Ave SE Minneapolis, MN 55414</p> <p>Radio Resource, Inc 600 CORPORATE CIRCLE SUITE A Golden, CO 80401</p> <p>Rapson Architects 409 Cedar Avenue Minneapolis, MN 55454</p> <p>RHINO COMMUNICATIONS RENTALS 9494 Hemlock Lane North Maple Grove, MN 55369</p> <p>Riverview Community Bank 9040 Quaday Avenue NE Ostego, MN 55330</p> <p>RJ Watson 1311 Marion St St. Paul, MN 55117</p> <p>Robert Stiles 1445 HAWK RIDGE CIRCLE Lino Lakes, MN 55038</p> <p>Robert Williams</p> <p>RODNEY W WICKLUND AND ASSOC N5171 635TH ST Ellsworth, WI 54011</p>

IN RE Ridgeway, Paul R & Ridgeway, Rosalind D

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SCHEDULE H - CODEBTORS
(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
	<p>Roger Kelley PO Box 55 Cape Fair, MO 65624</p> <p>St. Paul Convention And Visitors Bureau 175 WEST KELLOGG BLVD SUITE 502 St. Paul, MN 55102</p> <p>SALVATION ARMY PO BOX 230 Ft. Lauderdale, FL 33302</p> <p>SAMP LAW OFFICES PO Box 495 Sioux Falls, SD 57101</p> <p>Skyway Event Services 1809 E HENNEPIN AVE Minneapolis, MN 55413</p> <p>Sofitel Hotel 5601 West 78th Street Bloomington, MN 55439</p> <p>STAFFING PARTNERS 5909 BAKER ROAD SUITE 570 Minnetonka, MN 55345</p> <p>Standard Parking 50 South Sixth Street, #120 Minneapolis, MN 55402</p> <p>Steve Schussler 858 Decatur Avenue North Golden Valley, MN 55427</p> <p>Sun Pass PO Box 880089 Boca Raton, FL 33488</p> <p>Sunshine Lighting Company 6810 WEST 23rd STREET Minneapolis, MN 55426</p> <p>Talent West 4312 Tennyson Street Denver, CO 80212</p> <p>Tennant Company P.O. Box 1452 Minneapolis, MN</p> <p>THE CADRIA GROUP 333 SOUTH 7th STREET SUITE 1330 Minneapolis, MN 55402</p> <p>The Hartford PO BOX 2907</p>

IN RE Ridgeway, Paul R & Ridgeway, Rosalind D

Debtor(s)

Case No. _____

(If known)

SCHEDULE H - CODEBTORS
(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
	<p>Hartford, CT 06104</p> <p>The Lazarus Project 3021 Harbor Lane N, Suite LL105 Plymouth, MN</p> <p>Tim Steinberg 23 Empire Drive St. Paul, MN 55103</p> <p>Steven and Tina Kitts 902 East 1340 North American Fork, UT 84003</p> <p>Todd Henshaw 5732 CEDARWOOD TRAIL NE Prior Lake, MN 55372</p> <p>Tradition Valet 5810 W 78th STREET SUITE 200 Bloomington, MN 55439</p> <p>Twin Ports Appraisals 504 Sellwood Building Duluth, MN 55802</p> <p>United Rentals File 51122 Los Angeles, CA 90074</p> <p>Internal Revenue Service Mail Centralized Insolvency Operation P.O. Box 21126 Philadelphia, PA 19114</p> <p>University Of Hawaii 874 Dillingham Blvd. Honolulu, HI 96817</p> <p>Verizon Wireless P.O. Box 1850 Folsom, CA 95530</p> <p>Webber Marketing Promotions P.O. Box 41086 Plymouth, MN 55441</p> <p>Wenck Associates 1800 Pioneer Creek Center Maple Plain, MN 55359</p> <p>Brian Kuseske 120 Excelsior Ave N Annandale, MN 55302</p>

IN RE Ridgeway, Paul R & Ridgeway, Rosalind D

Case No. _____

Debtor(s)

(If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S):	AGE(S):
EMPLOYMENT:	DEBTOR	SPOUSE
Occupation		
Name of Employer	Ramsey County	
How long employed	2 months	
Address of Employer	15 West Kellogg St. Paul, MN 55102	

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Current monthly gross wages, salary, and commissions (prorate if not paid monthly)

DEBTOR	SPOUSE
\$ 3,416.53	\$ _____
\$ _____	\$ _____

2. Estimated monthly overtime

\$ _____	\$ _____
----------	----------

3. SUBTOTAL

\$ 3,416.53	\$ 0.00
--------------------	----------------

4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes and Social Security

\$ 917.80	\$ _____
------------------	----------

b. Insurance

\$ _____	\$ _____
----------	----------

c. Union dues

\$ _____	\$ _____
----------	----------

d. Other (specify) _____

\$ _____	\$ _____
----------	----------

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ 917.80	\$ 0.00
------------------	----------------

6. TOTAL NET MONTHLY TAKE HOME PAY

\$ 2,498.73	\$ 0.00
--------------------	----------------

7. Regular income from operation of business or profession or farm (attach detailed statement)

\$ 750.00	\$ _____
------------------	----------

8. Income from real property

\$ _____	\$ _____
----------	----------

9. Interest and dividends

\$ _____	\$ _____
----------	----------

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

\$ _____	\$ _____
----------	----------

11. Social Security or other government assistance

(Specify) _____

\$ _____	\$ _____
----------	----------

12. Pension or retirement income

\$ _____	\$ _____
----------	----------

13. Other monthly income

(Specify) _____

\$ _____	\$ _____
----------	----------

14. SUBTOTAL OF LINES 7 THROUGH 13

\$ 750.00	\$ _____
------------------	----------

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ 3,248.73	\$ 0.00
--------------------	----------------

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15)

\$ 3,248.73

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:
Debtor's part-time employment at Ramsey County ends on 1/7/11. He is trying to secure full-time work. He continues his consulting businesses.

IN RE Ridgeway, Paul R & Ridgeway, Rosalind D

Case No. _____

Debtor(s)

(If known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 222A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$ <u>905.00</u>
a. Are real estate taxes included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	
b. Is property insurance included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	
2. Utilities:	
a. Electricity and heating fuel	\$ <u>168.00</u>
b. Water and sewer	\$ <u>25.00</u>
c. Telephone	\$ _____
d. Other Cell Phone	\$ <u>250.00</u>
Cable TV	\$ <u>75.00</u>
3. Home maintenance (repairs and upkeep)	\$ <u>50.00</u>
4. Food	\$ <u>400.00</u>
5. Clothing	\$ <u>75.00</u>
6. Laundry and dry cleaning	\$ <u>30.00</u>
7. Medical and dental expenses	\$ <u>75.00</u>
8. Transportation (not including car payments)	\$ <u>400.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ <u>50.00</u>
10. Charitable contributions	\$ _____
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$ <u>91.00</u>
b. Life	\$ _____
c. Health	\$ _____
d. Auto	\$ <u>316.00</u>
e. Other _____	\$ _____
12. Taxes (not deducted from wages or included in home mortgage payments)	
(Specify) _____	\$ _____
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)	
a. Auto	\$ _____
b. Other _____	\$ _____
14. Alimony, maintenance, and support paid to others	\$ _____
15. Payments for support of additional dependents not living at your home	\$ _____
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ <u>1,325.00</u>
17. Other See Schedule Attached	\$ <u>741.00</u>
_____	\$ _____
_____	\$ _____

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.

\$ <u>4,976.00</u>

19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document:

Debtor's consulting business has decreased over the last 3 years. His cell phone and internet expenses could decrease if he finds employment. Debtors had been repaying the IRS in a \$2,000.00/m plan in 2006-2007 but could not continue. Debtors expect the IRS could require more than \$150.00/month estimated.

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$ <u>3,248.73</u>
b. Average monthly expenses from Line 18 above	\$ <u>4,976.00</u>
c. Monthly net income (a. minus b.)	\$ <u>-1,727.27</u>

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)
Continuation Sheet - Page 1 of 1

Other Expenses (DEBTOR)	
Association Fees	230.00
Water Softener	61.00
Storage For Personal Items Following Home Foreclosure	300.00
IRS Payment Plan - Estimated	150.00

IN RE Ridgeway, Paul R & Ridgeway, Rosalind D

Debtor(s)

Case No. _____

(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 69 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: December 30, 2010 Signature: /s/ Paul R Ridgeway
Paul R Ridgeway

Debtor

Date: December 30, 2010 Signature: /s/ Rosalind D Ridgeway
Rosalind D Ridgeway

(Joint Debtor, if any)

[If joint case, both spouses must sign.]

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer

Social Security No. (Required by 11 U.S.C. § 110.)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document.

Address

Signature of Bankruptcy Petition Preparer

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the _____ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the _____ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets (*total shown on summary page plus 1*), and that they are true and correct to the best of my knowledge, information, and belief.

Date: _____ Signature: _____

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

**United States Bankruptcy Court
District of Minnesota**

IN RE:

Case No. _____

Ridgeway, Paul R & Ridgeway, Rosalind D

Chapter **7**

Debtor(s)

BUSINESS INCOME AND EXPENSES

FINANCIAL REVIEW OF THE DEBTOR'S BUSINESS (Note: ONLY INCLUDE information directly related to the business operation.)

PART A - GROSS BUSINESS INCOME FOR THE PREVIOUS 12 MONTHS:

1. Gross Income For 12 Months Prior to Filing: \$ 9,000.00

PART B - ESTIMATED AVERAGE FUTURE GROSS MONTHLY INCOME:

2. Gross Monthly Income: \$ 750.00

PART C - ESTIMATED FUTURE MONTHLY EXPENSES:

3. Net Employee Payroll (Other Than Debtor)	\$ _____
4. Payroll Taxes	\$ _____
5. Unemployment Taxes	\$ _____
6. Worker's Compensation	\$ _____
7. Other Taxes	\$ _____
8. Inventory Purchases (Including raw materials)	\$ _____
9. Purchase of Feed/Fertilizer/Seed/Spray	\$ _____
10. Rent (Other than debtor's principal residence)	\$ _____
11. Utilities	\$ <u>1,325.00</u>
12. Office Expenses and Supplies	\$ _____
13. Repairs and Maintenance	\$ _____
14. Vehicle Expenses	\$ _____
15. Travel and Entertainment	\$ _____
16. Equipment Rental and Leases	\$ _____
17. Legal/Accounting/Other Professional Fees	\$ _____
18. Insurance	\$ _____
19. Employee Benefits (e.g., pension, medical, etc.)	\$ _____
20. Payments to be Made Directly by Debtor to Secured Creditors for Pre-Petition Business Debts (Specify):	\$ _____

21. Other (Specify): \$ _____

22. Total Monthly Expenses (Add items 3-21) \$ 1,325.00

PART D - ESTIMATED AVERAGE NET MONTHLY INCOME

23. **AVERAGE NET MONTHLY INCOME** (Subtract Item 22 from Item 2) \$ -575.00

**United States Bankruptcy Court
District of Minnesota**

IN RE:

Case No. _____

Ridgeway, Paul R & Ridgeway, Rosalind DChapter **7**

Debtor(s)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

- None ☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
-18,618.00	2009 business income
-3,767.00	2008 wages \$35,500.00, rental real estate -39,267.00
-2,449.84	2010 spouse wages \$1,184.87, debtor wages \$2365.29, consulting business gross revenue \$9,000.00 less 15000 expenses- estimated

2. Income other than from employment or operation of business

- None ☐ State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
61,336.00	2008 IRA distribution \$54,951.00, capital gain \$6,385.00

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None ☒ a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850.* If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

None ☒ c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Capital One vs. Rosalind Ridgeway 27-CV-10-1952	Collection	Hennepin County	Judgment
Patrick Crowe and Kamper Brands v. Ridgeway International and Paul Ridgeway	collection	Hennepin County District Court	litigation

None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
US Bank FAM GROUP EP-MN-L22F 200 South Sixth Street Minneapolis, MN 55402	10/30/09	Plymouth, MN Homestead/ \$396,000.00
MidFirst Bank C/O Shapiro & Nordmeyer 12550 W. Frontage Rd, #200 Burnsville, MN 55337	12/29/09	Foreclosure on 5782 Willow Lane No., Shoreview, MN 55126/ \$195,000.00
Citimortgage C/O Usset, Weingarten & Liebo Suite 300, 4500 Park Glen Road Minneapolis, MN 55416	4/23/09	19491 Lookout Road, Deerwood, MN 56455/\$195,000.00
GMAC Mortgage P.O. Box 4622 Waterloo, IA 50704	9/4/09	3305-3307 Roosevelt Court NE, Minneapolis, MN 55418/\$150,000.00

6. Assignments and receiverships

None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Mark E. Ferkul 220 South Sixth Street, #2000 Minneapolis, MN 55402	12/30/10	2,001.00
In Charge Education Foundation 5750 Major Blvd, Suite 310 Orlando, FL 32819	12/14/10	36.00

10. Other transfers

None ☐ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
Christina H. Ridgeway 4614 Lake Sarah Drive South Independence, MN 55359 daughter-in-law	January, 2010	2004 GMC Yukon Denali owned by one of debtor's corporations. The vehicle had hail damage and 150,000 miles. It sold for \$5,000.00
Paul C Ridgeway 4614 Lake Sarah Drive South Independence, MN 55359 son	11/30/07	Lake County, MN unimproved real estate transferred to re-pay for unpaid wages.
Undetermined none	April, 2009	Debtors sold their pontoon, outboard motor and trailer on Craig's List for approximately \$3,000.00.
Undetermined none	April, 2009	Debtors sold their dock to the people who purchased at foreclosure debtor's Crow Wing County lakeshore property. The sale price was approximately 3,000.00 to \$3,500.00.

- None ☐ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

- None ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
Wells Fargo 1809 Plymouth Road Minnetonka, MN 55305	Checking account #xxxxxx2212	\$0.14 on 9-8-10
TCF 801 Marquette Avenue Minneapolis, MN 55402	Checking #xxxxxx-5541	-123.50 - 1/5/09

12. Safe deposit boxes

- None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

- None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

- None ☒ List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

- None ☐ If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
5700 Evergreen Lane No. Plymouth, MN 55442	Paul and Rosalind	1981 to July 5, 2010

16. Spouses and Former Spouses

- None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

- None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None ☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL- SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Ridgeway International	xx-xxx4588	1200 Ford Road Minnetonka, MN 55305	Special Events & Transportation	Still operating
Ridgeway Events	xx-xxx5181	1200 Ford Road Minnetonka, MN 55305	Special events	Still in business
Ridgeway Properties	xx-xxx7752	1200 Ford Road Minnetonka, MN 55305	Property management	Still in business until 1200 Ford Road property is lost
International Transportation	xx-xxx1943	1200 Ford Road Minnetonka, MN 55305	Transportation services	Still in business

None ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None ☐ a. List all bookkeepers and accountants who within the **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
Bob Stiles 1445 Hawk Ridge Circle Lino Lakes, MN 55038	To 1/2/08
Rod Wicklund N5171 635th Street	

None ☒ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None ☒ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None ☒ d. List all financial institutions, creditors, and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of the case by the debtor.

20. Inventories

None ☒ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

None ☒ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

21. Current Partners, Officers, Directors and Shareholders

None ☐ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
Paul C. Ridgeway, Jr 4614 LAKE SARAH DRIVE S Independence, MN 55359	Shareholder in Ridgeway Events, Ridgeway Properties and International Transportation	25.000000

None ☒ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

22. Former partners, officers, directors and shareholders

None ☒ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

None ☒ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

23. Withdrawals from a partnership or distributions by a corporation

None ☒ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

24. Tax Consolidation Group

None ☒ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

25. Pension Funds.

None ☒ If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: December 30, 2010 Signature /s/ Paul R Ridgeway
of Debtor **Paul R Ridgeway**

Date: December 30, 2010 Signature /s/ Rosalind D Ridgeway
of Joint Debtor **Rosalind D Ridgeway**
(if any)

0 continuation pages attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

**United States Bankruptcy Court
District of Minnesota**

IN RE:

Case No. _____

Ridgeway, Paul R & Ridgeway, Rosalind DChapter **7**

Debtor(s)

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A – Debts secured by property of the estate. (*Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.*)

Property No. 1	
Creditor's Name: Charles Mattson	Describe Property Securing Debt: American Eagle Financial Corporation 728.81 shares. The c
Property will be (<i>check one</i>): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained If retaining the property, I intend to (<i>check at least one</i>): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)). Property is (<i>check one</i>): <input checked="" type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt	

Property No. 2 (if necessary)	
Creditor's Name: Margaret Liao	Describe Property Securing Debt: Real estate legally described as
Property will be (<i>check one</i>): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained If retaining the property, I intend to (<i>check at least one</i>): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)). Property is (<i>check one</i>): <input type="checkbox"/> Claimed as exempt <input checked="" type="checkbox"/> Not claimed as exempt	

PART B – Personal property subject to unexpired leases. (*All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.*)

Property No. 1		
Lessor's Name: Matt Wolfe	Describe Leased Property: Residential lease	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
Property No. 2 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> Yes <input type="checkbox"/> No

____ 1 continuation sheets attached (*if any*)

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date: **December 30, 2010**/s/ **Paul R Ridgeway**

Signature of Debtor

/s/ **Rosalind D Ridgeway**

Signature of Joint Debtor

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION
(Continuation Sheet)

PART A – Continuation

Property No. 3		
Creditor's Name: US Bank	Describe Property Securing Debt: Real estate legally described as:	
Property will be (<i>check one</i>): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained If retaining the property, I intend to (<i>check at least one</i>): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)). Property is (<i>check one</i>): <input checked="" type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt		

Property No.		
Creditor's Name:	Describe Property Securing Debt:	
Property will be (<i>check one</i>): <input type="checkbox"/> Surrendered <input type="checkbox"/> Retained If retaining the property, I intend to (<i>check at least one</i>): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)). Property is (<i>check one</i>): <input type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt		

Property No.		
Creditor's Name:	Describe Property Securing Debt:	
Property will be (<i>check one</i>): <input type="checkbox"/> Surrendered <input type="checkbox"/> Retained If retaining the property, I intend to (<i>check at least one</i>): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)). Property is (<i>check one</i>): <input type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt		

PART B – Continuation

Property No.		
Lessor's Name:	Describe Leased Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> Yes <input type="checkbox"/> No

Property No.		
Lessor's Name:	Describe Leased Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> Yes <input type="checkbox"/> No

**United States Bankruptcy Court
District of Minnesota**

IN RE:

Case No. _____

Ridgeway, Paul R & Ridgeway, Rosalind D

Chapter **7**

Debtor(s)

STATEMENT OF COMPENSATION BY ATTORNEY FOR DEBTOR(S)

The undersigned, pursuant to Local Rule 1007-1, Bankruptcy Rule 2016(b) and § 329(a) of the Bankruptcy Code, states that:

1. The undersigned is the attorney for the debtor(s) in this case and files this statement as required by applicable rules.
2. (a) The filing fee paid by the undersigned to the clerk for the debtor(s) in this case is: \$ **299.00**
(b) The compensation paid or agreed to be paid by the debtor(s) to the undersigned is: \$ **2,500.00**
(c) Prior to filing this statement, the debtor(s) paid to the undersigned: \$ **2,001.00**
(d) The unpaid balance due and payable by the debtor(s) to the undersigned is: \$ **499.00**
3. The services rendered or to be rendered include the following:
 - (a) analysis of the financial situation and rendering advice and assistance to the debtor in determining whether to file a petition under Title 11 of the United States Code;
 - (b) preparation and filing of the petition, exhibits, attachments, schedules, statements and lists and other documents required by the court;
 - (c) representation of the debtor(s) at the meeting of creditors;
 - (d) negotiations with creditors; and
 - (e) other services reasonably necessary to represent the debtor(s) in this case.
4. The source of all payments by the debtor(s) to the undersigned was or will be from earnings or other current compensation of the debtor(s), and the undersigned has not received and will not receive any transfer of property other than such payments by the debtor(s), except as follows:
5. The undersigned has not shared or agreed to share with any other person other than with members of undersigned's law firm any compensation paid or to be paid.

Dated: **December 30, 2010**

/s/ Mark E Ferkul

Attorney for Debtor(s)

Mark E Ferkul 131830

Mark Ferkul

220 South Sixth Street Suite 2000

Minneapolis, MN 55402

mferkul@aol.com

According to the information required to be entered on this statement (check one box as directed in Part I, III, or VI of this statement):

- ☐ The presumption arises
☐ The presumption does not arise
☐ The presumption is temporarily inapplicable.

In re: Ridgeway, Paul R & Ridgeway, Rosalind D
Debtor(s)

Case Number: _____
(If known)

CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor. If none of the exclusions in Part I applies, joint debtors may complete one statement only. If any of the exclusions in Part I applies, joint debtors should complete separate statements if they believe this is required by § 707(b)(2)(C).

Part I. MILITARY AND NON-CONSUMER DEBTORS

1A	<p>Disabled Veterans. If you are a disabled veteran described in the Veteran's Declaration in this Part IA, (1) check the box at the beginning of the Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.</p> <p><input type="checkbox"/> Declaration of Disabled Veteran. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. § 901(1)).</p>
1B	<p>Non-consumer Debtors. If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.</p> <p><input checked="" type="checkbox"/> Declaration of non-consumer debts. By checking this box, I declare that my debts are not primarily consumer debts.</p>
1C	<p>Reservists and National Guard Members; active duty or homeland defense activity. Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends.</p> <p><input type="checkbox"/> Declaration of Reservists and National Guard Members. By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard</p> <p style="margin-left: 40px;">a. <input type="checkbox"/> I was called to active duty after September 11, 2001, for a period of at least 90 days and</p> <p style="margin-left: 80px;"><input type="checkbox"/> I remain on active duty /or/</p> <p style="margin-left: 80px;"><input type="checkbox"/> I was released from active duty on _____, which is less than 540 days before this bankruptcy case was filed;</p> <p style="margin-left: 40px;">OR</p> <p style="margin-left: 40px;">b. <input type="checkbox"/> I am performing homeland defense activity for a period of at least 90 days /or/</p> <p style="margin-left: 80px;"><input type="checkbox"/> I performed homeland defense activity for a period of at least 90 days, terminating on _____, which is less than 540 days before this bankruptcy case was filed.</p>

Part II. CALCULATION OF MONTHLY INCOME FOR § 707(b)(7) EXCLUSION

2	Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed. a. <input type="checkbox"/> Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11. b. <input type="checkbox"/> Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code." Complete only Column A ("Debtor's Income") for Lines 3-11. c. <input type="checkbox"/> Married, not filing jointly, without the declaration of separate households set out in Line 2.b above. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11. d. <input type="checkbox"/> Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.													
All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.			Column A Debtor's Income	Column B Spouse's Income										
3	Gross wages, salary, tips, bonuses, overtime, commissions.			\$	\$									
4	Income from the operation of a business, profession or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part V. <table border="1" data-bbox="191 894 1170 1035"> <tr> <td data-bbox="191 894 245 940">a.</td> <td data-bbox="250 894 776 940">Gross receipts</td> <td data-bbox="781 894 1170 940">\$</td> </tr> <tr> <td data-bbox="191 940 245 987">b.</td> <td data-bbox="250 940 776 987">Ordinary and necessary business expenses</td> <td data-bbox="781 940 1170 987">\$</td> </tr> <tr> <td data-bbox="191 987 245 1035">c.</td> <td data-bbox="250 987 776 1035">Business income</td> <td data-bbox="781 987 1170 1035">Subtract Line b from Line a</td> </tr> </table>			a.	Gross receipts	\$	b.	Ordinary and necessary business expenses	\$	c.	Business income	Subtract Line b from Line a	\$	\$
a.	Gross receipts	\$												
b.	Ordinary and necessary business expenses	\$												
c.	Business income	Subtract Line b from Line a												
5	Rent and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 5. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part V. <table border="1" data-bbox="191 1186 1170 1327"> <tr> <td data-bbox="191 1186 245 1232">a.</td> <td data-bbox="250 1186 776 1232">Gross receipts</td> <td data-bbox="781 1186 1170 1232">\$</td> </tr> <tr> <td data-bbox="191 1232 245 1278">b.</td> <td data-bbox="250 1232 776 1278">Ordinary and necessary operating expenses</td> <td data-bbox="781 1232 1170 1278">\$</td> </tr> <tr> <td data-bbox="191 1278 245 1327">c.</td> <td data-bbox="250 1278 776 1327">Rent and other real property income</td> <td data-bbox="781 1278 1170 1327">Subtract Line b from Line a</td> </tr> </table>			a.	Gross receipts	\$	b.	Ordinary and necessary operating expenses	\$	c.	Rent and other real property income	Subtract Line b from Line a	\$	\$
a.	Gross receipts	\$												
b.	Ordinary and necessary operating expenses	\$												
c.	Rent and other real property income	Subtract Line b from Line a												
6	Interest, dividends, and royalties.			\$	\$									
7	Pension and retirement income.			\$	\$									
8	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by your spouse if Column B is completed. Each regular payment should be reported in only one column; if a payment is listed in Column A, do not report that payment in Column B.			\$	\$									
9	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below: <table border="1" data-bbox="191 1740 1170 1845"> <tr> <td data-bbox="191 1740 613 1845">Unemployment compensation claimed to be a benefit under the Social Security Act</td> <td data-bbox="618 1740 889 1845">Debtor \$ _____</td> <td data-bbox="894 1740 1170 1845">Spouse \$ _____</td> </tr> </table>			Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$ _____	Spouse \$ _____	\$	\$						
Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$ _____	Spouse \$ _____												

B22A (Official Form 22A) (Chapter 7) (12/10)

10	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.								
	<table border="1"> <tr> <td>a.</td> <td></td> <td>\$</td> </tr> <tr> <td>b.</td> <td></td> <td>\$</td> </tr> </table>	a.		\$	b.		\$		
a.		\$							
b.		\$							
	Total and enter on Line 10	\$	\$						
11	Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 thru 10 in Column A, and, if Column B is completed, add Lines 3 through 10 in Column B. Enter the total(s).	\$	\$						
12	Total Current Monthly Income for § 707(b)(7). If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.	\$							

Part III. APPLICATION OF § 707(B)(7) EXCLUSION

13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 12 and enter the result.	\$
14	Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) a. Enter debtor's state of residence: _____ b. Enter debtor's household size: ____	\$
15	Application of Section 707(b)(7). Check the applicable box and proceed as directed. <input type="checkbox"/> The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI, or VII. <input type="checkbox"/> The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of this statement.	

Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15.)**Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)**

16	Enter the amount from Line 12.	\$									
17	Marital adjustment. If you checked the box at Line 2.c, enter on Line 17 the total of any income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If you did not check box at Line 2.c, enter zero.										
	<table border="1"> <tr> <td>a.</td> <td></td> <td>\$</td> </tr> <tr> <td>b.</td> <td></td> <td>\$</td> </tr> <tr> <td>c.</td> <td></td> <td>\$</td> </tr> </table>	a.		\$	b.		\$	c.		\$	
a.		\$									
b.		\$									
c.		\$									
	Total and enter on Line 17.	\$									
18	Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and enter the result.	\$									

Part V. CALCULATION OF DEDUCTIONS FROM INCOME**Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)**

19A	National Standards: food, clothing and other items. Enter in Line 19A the "Total" amount from IRS National Standards for Food, Clothing and Other Items for the applicable number of persons. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) The applicable number of persons is the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.	\$
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B22A (Official Form 22A) (Chapter 7) (12/10)

19B	<p>National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.) Multiply Line a1 by Line b1 to obtain a total amount for persons under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for persons 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 19B.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th colspan="3" style="text-align: left;">Persons under 65 years of age</th><th colspan="3" style="text-align: left;">Persons 65 years of age or older</th></tr> <tr> <td style="width: 5%;">a1.</td><td style="width: 75%;">Allowance per person</td><td style="width: 20%;"></td><td style="width: 5%;">a2.</td><td style="width: 75%;">Allowance per person</td><td style="width: 20%;"></td></tr> <tr> <td>b1.</td><td>Number of persons</td><td></td><td>b2.</td><td>Number of persons</td><td></td></tr> <tr> <td>c1.</td><td>Subtotal</td><td></td><td>c2.</td><td>Subtotal</td><td></td></tr> </table>		Persons under 65 years of age			Persons 65 years of age or older			a1.	Allowance per person		a2.	Allowance per person		b1.	Number of persons		b2.	Number of persons		c1.	Subtotal		c2.	Subtotal		\$
Persons under 65 years of age			Persons 65 years of age or older																								
a1.	Allowance per person		a2.	Allowance per person																							
b1.	Number of persons		b2.	Number of persons																							
c1.	Subtotal		c2.	Subtotal																							
20A	<p>Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court). The applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.</p>		\$																								
20B	<p>Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court)(the applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. Do not enter an amount less than zero.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%;">a.</td><td style="width: 75%;">IRS Housing and Utilities Standards; mortgage/rental expense</td><td style="width: 20%;">\$</td></tr> <tr> <td>b.</td><td>Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42</td><td>\$</td></tr> <tr> <td>c.</td><td>Net mortgage/rental expense</td><td>Subtract Line b from Line a</td></tr> </table>		a.	IRS Housing and Utilities Standards; mortgage/rental expense	\$	b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42	\$	c.	Net mortgage/rental expense	Subtract Line b from Line a	\$															
a.	IRS Housing and Utilities Standards; mortgage/rental expense	\$																									
b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42	\$																									
c.	Net mortgage/rental expense	Subtract Line b from Line a																									
21	<p>Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:</p> 		\$																								
22A	<p>Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.</p> <p>Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8.</p> <p><input type="checkbox"/> 0 <input type="checkbox"/> 1 <input type="checkbox"/> 2 or more.</p> <p>If you checked 0, enter on Line 22A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 22A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</p>		\$																								

B22A (Official Form 22A) (Chapter 7) (12/10)

22B	Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 22B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)		\$									
23	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) <input type="checkbox"/> 1 <input type="checkbox"/> 2 or more. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. Do not enter an amount less than zero. <table border="1" style="width: 100%;"> <tr> <td style="width: 5%;">a.</td> <td style="width: 65%;">IRS Transportation Standards, Ownership Costs</td> <td style="width: 30%;">\$</td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42</td> <td>\$</td> </tr> <tr> <td>c.</td> <td>Net ownership/lease expense for Vehicle 1</td> <td>Subtract Line b from Line a</td> </tr> </table>		a.	IRS Transportation Standards, Ownership Costs	\$	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42	\$	c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a	\$
a.	IRS Transportation Standards, Ownership Costs	\$										
b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42	\$										
c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a										
24	Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. Do not enter an amount less than zero. <table border="1" style="width: 100%;"> <tr> <td style="width: 5%;">a.</td> <td style="width: 65%;">IRS Transportation Standards, Ownership Costs, Second Car</td> <td style="width: 30%;">\$</td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42</td> <td>\$</td> </tr> <tr> <td>c.</td> <td>Net ownership/lease expense for Vehicle 2</td> <td>Subtract Line b from Line a</td> </tr> </table>		a.	IRS Transportation Standards, Ownership Costs, Second Car	\$	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$	c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a	\$
a.	IRS Transportation Standards, Ownership Costs, Second Car	\$										
b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$										
c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a										
25	Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state, and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. Do not include real estate or sales taxes.		\$									
26	Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly payroll deductions that are required for your employment, such as retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions.		\$									
27	Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.		\$									
28	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. Do not include payments on past due obligations included in Line 44.		\$									
29	Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.		\$									
30	Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcare — such as baby-sitting, day care, nursery and preschool. Do not include other educational payments.		\$									
31	Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 19B. Do not include payments for health insurance or health savings accounts listed in Line 34.		\$									

B22A (Official Form 22A) (Chapter 7) (12/10)

32	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service — such as pagers, call waiting, caller id, special long distance, or internet service — to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.		\$									
33	Total Expenses Allowed under IRS Standards. Enter the total of Lines 19 through 32.		\$									
Subpart B: Additional Living Expense Deductions Note: Do not include any expenses that you have listed in Lines 19-32												
34	Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents. <table border="1" style="width: 100%;"> <tr> <td>a.</td> <td>Health Insurance</td> <td>\$</td> </tr> <tr> <td>b.</td> <td>Disability Insurance</td> <td>\$</td> </tr> <tr> <td>c.</td> <td>Health Savings Account</td> <td>\$</td> </tr> </table> <p>Total and enter on Line 34</p> <p>If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below:</p> <p>\$ _____</p>		a.	Health Insurance	\$	b.	Disability Insurance	\$	c.	Health Savings Account	\$	\$ <div style="background-color: #cccccc; height: 40px; width: 100%;"></div>
a.	Health Insurance	\$										
b.	Disability Insurance	\$										
c.	Health Savings Account	\$										
35	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses.		\$									
36	Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.		\$									
37	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.		\$									
38	Education expenses for dependent children less than 18. Enter the total average monthly expenses that you actually incur, not to exceed \$147.92* per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.		\$									
39	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.		\$									
40	Continued charitable contributions. Enter the amount that you will continue to contribute in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2).		\$									
41	Total Additional Expense Deductions under § 707(b). Enter the total of Lines 34 through 40		\$									

* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Subpart C: Deductions for Debt Payment

42	<p>Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 42.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 5%;"></th> <th style="width: 30%;">Name of Creditor</th> <th style="width: 30%;">Property Securing the Debt</th> <th style="width: 15%;">Average Monthly Payment</th> <th style="width: 20%;">Does payment include taxes or insurance?</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td></td> <td></td> <td>\$</td> <td><input type="checkbox"/> yes <input type="checkbox"/> no</td> </tr> <tr> <td>b.</td> <td></td> <td></td> <td>\$</td> <td><input type="checkbox"/> yes <input type="checkbox"/> no</td> </tr> <tr> <td>c.</td> <td></td> <td></td> <td>\$</td> <td><input type="checkbox"/> yes <input type="checkbox"/> no</td> </tr> <tr> <td colspan="3" style="text-align: right;">Total: Add lines a, b and c.</td> <td></td> <td></td> </tr> </tbody> </table>				Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?	a.			\$	<input type="checkbox"/> yes <input type="checkbox"/> no	b.			\$	<input type="checkbox"/> yes <input type="checkbox"/> no	c.			\$	<input type="checkbox"/> yes <input type="checkbox"/> no	Total: Add lines a, b and c.					\$
	Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?																									
a.			\$	<input type="checkbox"/> yes <input type="checkbox"/> no																									
b.			\$	<input type="checkbox"/> yes <input type="checkbox"/> no																									
c.			\$	<input type="checkbox"/> yes <input type="checkbox"/> no																									
Total: Add lines a, b and c.																													
43	<p>Other payments on secured claims. If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 5%;"></th> <th style="width: 30%;">Name of Creditor</th> <th style="width: 30%;">Property Securing the Debt</th> <th style="width: 35%;">1/60th of the Cure Amount</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td></td> <td></td> <td>\$</td> </tr> <tr> <td>b.</td> <td></td> <td></td> <td>\$</td> </tr> <tr> <td>c.</td> <td></td> <td></td> <td>\$</td> </tr> <tr> <td colspan="3" style="text-align: right;">Total: Add lines a, b and c.</td> <td></td> </tr> </tbody> </table>				Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount	a.			\$	b.			\$	c.			\$	Total: Add lines a, b and c.				\$					
	Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount																										
a.			\$																										
b.			\$																										
c.			\$																										
Total: Add lines a, b and c.																													
44	<p>Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. Do not include current obligations, such as those set out in Line 28.</p>			\$																									
45	<p>Chapter 13 administrative expenses. If you are eligible to file a case under chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td style="width: 5%; text-align: center;">a.</td> <td style="width: 55%;">Projected average monthly chapter 13 plan payment.</td> <td style="width: 40%;">\$</td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</td> <td style="text-align: center;">X</td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Average monthly administrative expense of chapter 13 case</td> <td>Total: Multiply Lines a and b</td> </tr> </tbody> </table>			a.	Projected average monthly chapter 13 plan payment.	\$	b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	X	c.	Average monthly administrative expense of chapter 13 case	Total: Multiply Lines a and b	\$																
a.	Projected average monthly chapter 13 plan payment.	\$																											
b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	X																											
c.	Average monthly administrative expense of chapter 13 case	Total: Multiply Lines a and b																											
46	<p>Total Deductions for Debt Payment. Enter the total of Lines 42 through 45.</p>			\$																									
Subpart D: Total Deductions from Income																													
47	<p>Total of all deductions allowed under § 707(b)(2). Enter the total of Lines 33, 41, and 46.</p>			\$																									

Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION

48	Enter the amount from Line 18 (Current monthly income for § 707(b)(2))	\$
49	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))	\$
50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result.	\$
51	60-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the number 60 and enter the result.	\$
52	Initial presumption determination. Check the applicable box and proceed as directed. <input type="checkbox"/> The amount on Line 51 is less than \$7,025*. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI. <input type="checkbox"/> The amount set forth on Line 51 is more than \$11,725*. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI. <input type="checkbox"/> The amount on Line 51 is at least \$7,025*, but not more than \$11,725*. Complete the remainder of Part VI (Lines 53 through 55).	
53	Enter the amount of your total non-priority unsecured debt	\$
54	Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter the result.	\$
55	Secondary presumption determination. Check the applicable box and proceed as directed. <input type="checkbox"/> The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. <input type="checkbox"/> The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.	

Part VII. ADDITIONAL EXPENSE CLAIMS

56	Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.	
	Expense Description	Monthly Amount
	a.	\$
	b.	\$
	c.	\$
	Total: Add Lines a, b and c	\$

Part VIII. VERIFICATION

57	I declare under penalty of perjury that the information provided in this statement is true and correct. <i>(If this a joint case, both debtors must sign.)</i>	
	Date: <u>December 30, 2010</u>	Signature: <u>/s/ Paul R Ridgeway</u> (Debtor)
	Date: <u>December 30, 2010</u>	Signature: <u>/s/ Rosalind D Ridgeway</u> (Joint Debtor, if any)

* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Able Body Labor
C/O Lamont & Achampau, PA
P.O. Box 6026
Clearwater, FL 33758

Access Lifts
1195 Town Centre Dr
Eagan, MN 55123

Ad Scope
1407 Allen Drive, Suite F
Troy, MI 48083

Advanced Imaging Solutions
P.O. Box 790448
St. Louis, MO 63179-0448

Aerotec
P.O. Box 7000
Tarzana, CA 91357

AICCO, Inc
Box 9045
New York, NY 10087-9045

Alan Johnson
2645 Vagabond Lane North
Plymouth, MN 55447

All Pro Championships
2541 Holloway Road
Louisville, KY 40299

AllianceOne
P.O. Box 3107
Southeastern, PA 19398-3107

Allied Waste
9813 Flying Cloud Dr
Eden Prairie, MN 55347

American Express
P.O. Box 297871
Ft. Lauderdale, FL 33329

American Express
P.O. Box 297812
Ft. Lauderdale, FL 33329

Ampco System Parking
33 N 9th St., Suite B-50
Minneapolis, MN 55403

Andon Balloons
P.O. Box 48425
Coon Rapids, MN 55448

Andresen & Butterworth
306 West Superior St.
Duluth, MN 55802

Angie Thayer
2206 Cattail Way
Hudson, WI 54016

Astridita
3135 Dupont Avenue South #9
Minneapolis, MN 55408

Atlanta Convention & Visitors Bureau
P.O. Box 101838
Atlanta, GA 30803

Bachmans
6010 Lyndale Avenue So
Minneapolis, MN 55419

Balloons Everywhere
16474 Greeno Road,
Fairhope, AL 36532-5528

Bank Of America
P.O. Box 17504
Wilmington, DE 19850

BC Graphics
210 West Vaughn St
Tempe, AZ 85283-3649

Ben Miller
767 Pollard Road
Los Gatos, CA 85032

Birnick Lifson
5500 Wayzata Blvd, Suite 1200
Minneapolis, MN 55416

Bob's Barricades
P.O. Box 863611
Orlando, FL 32886-3611

Boom Brothers
7900 International Dr. Suite 750
Bloomington, MN 55425

Boulay, Heutmaker, Zibell & Co.
7500 Flying Cloud Dr, Suite 800
Minneapolis, MN 55344

Brian Kuseske
120 Excelsior Ave N
Annandale, MN 55302

Brian Schlick
15213 Edgewater Cir NE,
Prior Lake, MN 55372

Bright Pages
P.O. Box 3505
New York, NY 10008-3505

Brittany Sather
939 Huron Avenue N
Oakdale, MN 55128

Bryce Nordaune
1010 110th Ave NW
Watson, MN 56295

Burrells Luce
75 East Northfield Road
Livingston, NJ 07039

C&D Of Red Wing, Inc
W8398 250th Avenue
Hager City, WI 54014

Capital Management Services
726 Exchange Street, #700
Buffalo, NY 14210

Capital One Bank
P.O. 85520
Richmond, VA 23285

CBA
3355 West Germaine, Suite 201
St. Cloud, MN 56301

CBCS
P.O. Box 163729
Columbus, OH 43216-3729

Centerpoint Energy
PO Box 1144
Minneapolis, MN 55440

Charles Mattson
2870 Wheeler Street N
Roseville, MN 55113

Chelsey M Oosterhuis
1730 Graham Avenue #443
St. Paul, MN 55116

Christina M Ridgeway
9774 Urbandale Lane North
Maple Grove, MN 55311

Christopher Hagerty
3870 Raptor Court
Ft. Collins, CO 80528

Citibank
P.O. Box 6241
Sioux Falls, SD 57117-6241

Citimortgage
Dept. 0251
P.O. Box 9438
Gaithersburg, MD 20898

City Of Glendale
5850 W Glendale Avenue
Glendale, AZ 85301

Claire Terrones
720 McKnight Rd S
St. Paul, MN 55119

Collection Bureau Of Little Falls
120 1st St. SE, Suite 2
Little Falls, MN 56345

Colleen Anderson
C/O Dave Anderson
7016 Antrim Road,
Edina, MN 55439

Color Express Cimarron
154800 28th Avenue North
Plymouth, MN 55447

Contour Engineering
815 Tower Drive
Medina, MN 55340

Copy Flow
7814 NW 54th Street
Miami, FL 33166

Cornell, Kahler, Shidell & Mair
3570 Lexington Avenue N, Suite 300
St. Paul, MN 55126

Cornerstone Land Surveying Inc
200 Chestnut St E # B100,
Stillwater, MN 55082

Courtyard by Marriott West Avondale
1650 N 95th Lane
Phoenix, AZ 85307

Craig Morff
8693 HILLSIDE ROAD
Alta Loma, CA 91701

Cross Town Mechanical
509 Como Avebue
St. Paul, MN 55103

Dash Delivery Services
PO BOX 43308
Minneapolis, MN 55443

David Carpenter
2902 Irving Ave S apt 2,
Minneapolis, MN 55408

David Frauenscheh
6401 Indian Hills Road
Edina, MN 55439

David's Lawn Service
12220 60th Avenue North
Plymouth, MN 55442

Deep Rock Water Company
PO Box 173898
Denver, CO 80217-3898

DENNIS GRAMMER
843 EAST ESSEX ST
Glendora, CA 91740

DEPARTMENT OF ECONOMIC SECURITY
390 N ROBERT STREET
St. Paul, MN 55101

Diners Club
P.O. Box 6003
The Lakes, NV 88901

Discover Financial
P.O. Box 15316
Wilmington, DE 19850

Eckberg Lammers
1809 Northwestern Avenue
Stillwater, MN 55082

Employer Development Dept
P.O. Box 826846
Sacramento, CA 94246-0001

Federal Express
P.O. Box 94515
Palatine, IL 60094

Florida Deptment Of Revenue
5050 W TENNESSEE ST
TALLAHASSEE, FL 32399

FLOYD TOTAL SECURITY
9036 GRAND AVE S
Bloomington, MN 55420

Franchise Tax Board
P.O. Box 942857
Sacramento, CA 94257

Fred Mueller
2438 County Road DD
Baldwin, WI 54002

FREESTYLE PRODUCTIONS
7160 MADISON AVE WEST
Minneapolis, MN 55447

GC Services
P.O. Box 3488
Jefferson City, MO 65105-3488

GEMB/JCP
P.O. Box 984100
El Paso, TX 79998

GMAC Mortgage
P.O. Box 780
Waterloo, IA 50704

GMAC Mortgage
P.O. Box 4622
Waterloo, IA 50704

Gmac Recovery Dept
1100 Virginia Drive
Ft. Washington, PA 19034

Green Extreme Lawns, Inc.
P.O. Box 245
Long Lake, MN 55356

Gurstel, Stalock & Chargo
6681 Country Club Dr
Golden Valley, MN 55427

Harold Ridgeway
15132 Park Avenue
Burnsville, MN 55306

Hennepin County Treasurer
300 South Sixth Street, #A600
Minneapolis, MN 55487

HERTZ Corporation
PO Box 121056
Dallas, TX 75312-1056

Highway Technologies
4700 Lyndale Ave N
Minneapolis, MN 55430

Home Depot/Cititbank
P.O. Box 6497
Sioux Falls, SD 57117

IMAGE ENSEMBLE
2501 ARCADE STREET
Little Canada, MN 55109

InHouse Media
800 N Washington Ave #307
Minneapolis, MN 55401

Integra Telecom
P.O. Box 2966
MILWAUKEE, WI 53201-2966

Intercall
File 51089
Los Angeles, CA 90074

Interegional Credit systems , Inc.
P.O. Box 1059
Anoka, MN 55303

Internal Revenue Service
Mail Centralized Insolvency Operation
P.O. Box 21126
Philadelphia, PA 19114

Internal Revenue Service
P.O. Box 7346
Philadelphia, PA 19101

Irrigation By Design
14070 23rd Ave N
Plymouth, MN 55447

ISAAC BRZECZEK
W 8398 250TH AVE.
Hager City, WI 54014

Jackson South Community ER Physicians
PO Box 48305
Jacksonville, FL 32247-8305

James T Anderson, Esq
17736 Excelsior Blvd
Minnetonka, MN 55345

Jason Hirsch
3005 Kagen Avenue NE
St. Michael, MN 55376

Jerry Nelson
1380 Marice Drive, Apt.200
Eagan, MN 55121

JOHN AURENTZ
400 Selby Ave #226
St. Paul, MN 55102

JOHN FOSSUM
14424 PORTLAND AVE
Burnsville, MN 55337

Jonathan Fortner
11174 Westwind Drive
Eden Prairie, MN 55344

Jonathan Lebedoff
4900 IDS Center 80 S Eighth Street
Minneapolis, MN 55402

JOSE HERNANDEZ
10139 TRES LAGOS CT.
Spring Valley, CA 91977

Kamper Brands, Inc
3205 Cavell Lane
St. Louis Park, MN 55426

Katherine Miller
166 Cleveland Avenue South
St. Paul, MN 55105

Katie Fornasiere
8465 Underwood Lane
Maple Grove, MN 55369

Kevin Dunnigan
4143 Beaver Dam Rd
St. Paul, MN 55122

Kevin Foley
PO Box 264
Afton, MN 55001

Kirsten Olson
1508 West Lake Street
Minneapolis, MN 55408

Labor Ready
1002 Solutions Center
Chicago, IL 60677

Larry And Peg Meyer
PO Box 24439
Christiansted, VI 00824

LEE URNESS
5491 MANOR RD
Prior Lake, MN 55372

LETS GET GRAPHIC
2442 COUNTY RD. 10
Moundsview, MN 55112

Lindquist & Vennum
Attn: William Wassweiler
80 So. Eighth Street, #4200
Minneapolis, MN 55402

LK CONSULTING, INC.
5491 MANOR RD SE
Prior Lake, MN 55372

M Space
6130 Blue Circle Dr.#300
Minnetonka, MN 55343

Macy's
9111 Duke Blvd
Mason, OH 45040-8999

Margaret Liao
3645 Forestview Lane
Plymouth, MN 55441

Marilyn Carlson Nelson
500 Tonkawa Road
Long Lake, MN 55356

MARK HEYMANS
1930 CARL STREET
Lauderdale, MN 55113

MARK RAUSCH
15360 N 18th Ave #1004
Plymouth, MN 55447

Matt Fornasiere
10641 Smetana Road #302
Minnetonka, MN 55343

Matt Urness
5491 MANOR ROAD
Prior Lake, MN 55372

Matt Wolfe
1647 Canopy Oaks Blvd
Palm Harbor, FL 34683

Medica
PO Box 1450
Minneapolis, MN 55485

Meet Minneapolis
250 Marquette Ave Ste 1300
Minneapolis, MN 55401

Meghan Potter
600 15th Ave SE
Minneapolis, MN 55455

Messerli & Kramer
3033 Campus Drive, #250
Plymouth, MN 55441

Midfirst Bank
501 NW Grand Blvd
Oklahoma City, OK 73118

Midland Mortgage
P.O. Box 26648
Oklahoma City, OK 73126-0648

Mike Claassen
5409 Riverbluff Drive
Bloomington, MN 55437

Mike Serie
11400 49th Place North, Plymouth, MN
Plymouth, MN 55442

Mike Ward
6603 COUNTRY CLUB DR
La Verne, CA 91750

Minneapolis Dept Of Finance
350 SOUTH FIFTH ST, RM 323M
Minneapolis, MN 55415

MINNEAPOLIS FIRE PREVENTION BUREAU
350 S 5th STREET ROOM 230
Minneapolis, MN 55415

Minnesota Department of Labor
443 Lafayette Road N
St. Paul, MN 55155

Minnesota Dept Of Transportation
Mail Stop 215, 395 John Ireland Bldg
St. Paul, MN 55155

Minnesota Power
30 West Superior Street
Duluth, MN 55802

Minnesota Revenue Dept
P.O. Box 64599
St. Paul, MN 55164

Missouri Revenue Dept
P.O. Box 3300
Jefferson City, MO 65105-3300

Monroe Personnel Services, LLC
220 Montgomery Street Ste. 1006
San Francisco, CA 94104

My Telepath, Inc
11970 Portland Avenue
Burnsville, MN 55337

NFL Proerties, LLC
PO BOX 27279
New York, NY 10087-7279

Nichole Kirkpatrick
PO Box 63050 MCBH
Kaneohe Bay,, HI 96863-3050

Noel Lesley Event Services
2630 Siskiyou Blvd
Ashland, OR 97520

On Site Sanitation
95 Woodlynn Ave
St. Paul, MN 55117

PAREO TECHNOLOGY SOLUTIONS
120 S 6th STREET SUITE 2550
Minneapolis, MN 55402

Patricia V Tapp
1978 Reaney Ave. E
St. Paul, MN 55119

Patrick Crowe
3205 Cavell Ln
St. Louis Park, MN 55426

PAUL BIERHAUS
12236 48th Pl N.
Plymouth, MN 55447

Paul C Ridgeway, Jr.
4614 LAKE SARAH DRIVE S
Independence, MN 55359

Paul Hiniker
10755 Swanburg Dr
Pine River, MN 56474

PENSKE TRUCK LEASING CO LP
BOX 802577
Chicago, IL 60680-2577

Personnel Concepts
2865 Metropolitan Place
Pomona, CA 91767

Pitney Bowes Global Financial Services
PO BOX 856460
Louisville, KY 40285

PROM CATERING
484 INWOOD AVENUE
Oakdale, MN 55128

QUALITY BANNER COMPANY
PO BOX 772827
Ocala, FL 34474

Rachel Camann
1523 Rollins Ave SE
Minneapolis, MN 55414

Radio Resource, Inc
600 CORPORATE CIRCLE SUITE A
Golden, CO 80401

RANDALL D AIKEN
5328 CAMELLIA AVE
TEMPLE CITY, CA 91780

Rapson Architects
409 Cedar Avenue
Minneapolis, MN 55454

Rausch Sturm Isreal & Hornik
6600 France Avenue South, #600
Minneapolis, MN 55435

RHINO COMMUNICATIONS RENTALS
9494 Hemlock Lane North
Maple Grove, MN 55369

Richard Nead
12505 ROYAL ROAD #84
El Cajon, CA 92021

Ridgeway International
1200 Ford Road
Minnetonka, MN 55305

Ridgeway Properties
1200 Ford Road
Minnetonka, MN 55305

Riverview Community Bank
9040 Quaday Avenue NE
Ostego, MN 55330

RJ AHMANN
7555 MARKET PLACE DRIVE
Eden Prairie, MN 55344

RJ Watson
1311 Marion St
St. Paul, MN 55117

Robert Stiles
1445 HAWK RIDGE CIRCLE
Lino Lakes, MN 55038

RODNEY W WICKLUND AND ASSOC
N5171 635TH ST
Ellsworth, WI 54011

Roger Kelley
PO Box 55
Cape Fair, MO 65624

SALVATION ARMY
PO BOX 230
Ft. Lauderdale, FL 33302

SAMP LAW OFFICES
PO Box 495
Sioux Falls, SD 57101

Sams Club/GE Money Bank
P.O. Box 981064
El Paso, TX 79998

Shapiro, Nordmeyer And Zielke
12550 West Frontage Road #200
Burnsville, MN 55337

Skyway Event Services
1809 E HENNEPIN AVE
Minneapolis, MN 55413

Sofitel Hotel
5601 West 78th Street
Bloomington, MN 55439

St. Paul Convention And Visitors Bureau
175 WEST KELLOGG BLVD SUITE 502
St. Paul, MN 55102

STAFFING PARTNERS
5909 BAKER ROAD SUITE 570
Minnetonka, MN 55345

Standard Parking
50 South Sixth Street, #120
Minneapolis, MN 55402

State Of Louisiana Revenue Dept
C/O DCS
P.O. Box 9056
Pleasanton, CA 94566-9056

State Of Louisiana Revenue Dept
P.O. Box 81857
Lafayette, LA 70598-1857

Steve Schussler
858 Decatur Avenue North
Golden Valley, MN 55427

Steven and Tina Kitts
902 East 1340 North
American Fork, UT 84003

Sun Pass
PO Box 880089
Boca Raton, FL 33488

Sunshine Lighting Company
6810 WEST 23rd STREET
Minneapolis, MN 55426

Talent West
4312 Tennyson Street
Denver, CO 80212

Target
P.O. Box 673
Minneapolis, MN 55440

TCF
801 Marquette Avenue
Minneapolis, MN 55402

THE CADRIA GROUP
333 SOUTH 7th STREET SUITE 1330
Minneapolis, MN 55402

The Hartford
PO BOX 2907
Hartford, CT 06104

Tim Steinberg
23 Empire Drive
St. Paul, MN 55103

Todd Henshaw
5732 CEDARWOOD TRAIL NE
Prior Lake, MN 55372

Total Merchant Services
C/O NCO Financial
507 Prudential Road
Horsham, PA 19044

Tradition Valet
5810 W 78th STREET SUITE 200
Bloomington, MN 55439

Twin Ports Appraisals
504 Sellwood Building
Duluth, MN 55802

United Recovery Systems
P.O. Box 722910
Houston, TX 77272-2910

United Rentals
File 51122
Los Angeles, CA 90074

University Of Hawaii
874 Dillingham Blvd.
Honolulu, HI 96817

University Of Minnesota Physicians
2312 South 6th Street Room F279
Minneapolis, MN 55454

US Bank
P.O. Box 790084
St. Louis, MO 63179-0084

US Bank
P.O. Box 790408
St. Louis, MO 63179-0408

US Bank
800 Nicollet Mal
Minneapolis, MN 55402

US Bank
800 Nicollet Mall
Minneapolis, MN 55402

US Bank
CB Disputes
P.O. Box 108
St. Louis, MO 63166

US Bank
P.O. Box 2963
Portland, OR 97208-2963

US Bank
1200 Energy Park D
St. Paul, MN 55108

Usset, Weingarten & Liebo
Suite 300, 4500 Park Glen Road
Minneapolis, MN 55416

Verizon Wireless
P.O. Box 1850
Folsom, CA 95530

Verizon Wireless
P.O. Box 25505
Lehigh Valley, PA 18002-5505

Village Of St. Anthony
3301 Silver Lake Road
St. Anthony, MN 55418

Webber Marketing Promotions
P.O. Box 41086
Plymouth, MN 55441

Wenck Associates
1800 Pioneer Creek Center
Maple Plain, MN 55359

West Irrigation Services
P.O. Box 46192
Plymouth, MN 55446

Wheeler Construction
1310 North 24th Street
Phoenix, AZ 85008-1379

William Schwartz
31 Mesero Way
Hot Springs Village, MN 71909